50 Secrets **Your Waiter Won't Tell You**
PAGE 114

Reader's Digest
.com

Ho Ho Ho



36 pages of Christmas jokes, cartoons, recipes, and celebration ideas

REAL-LIFE MIRACLES
Let them inspire you
PAGE 90

THE GOOD-NEWS GUIDE TO CAREGIVING
PAGE 128

FREE CASH for College
PAGE 146

"I walked to Antarctica"
AMAZING SURVIVAL STORY
PAGE 100

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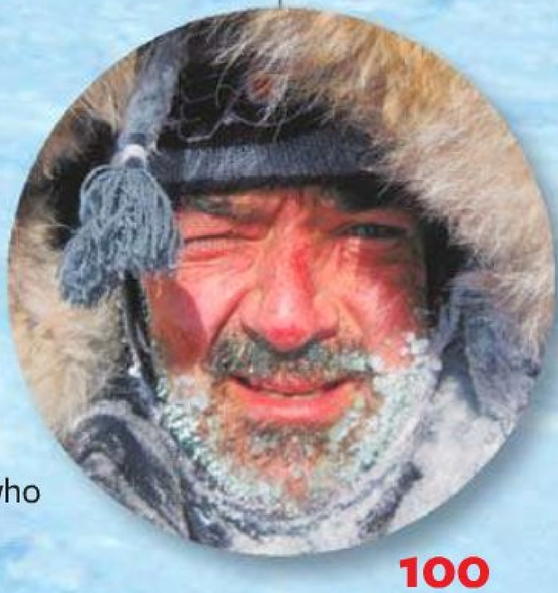

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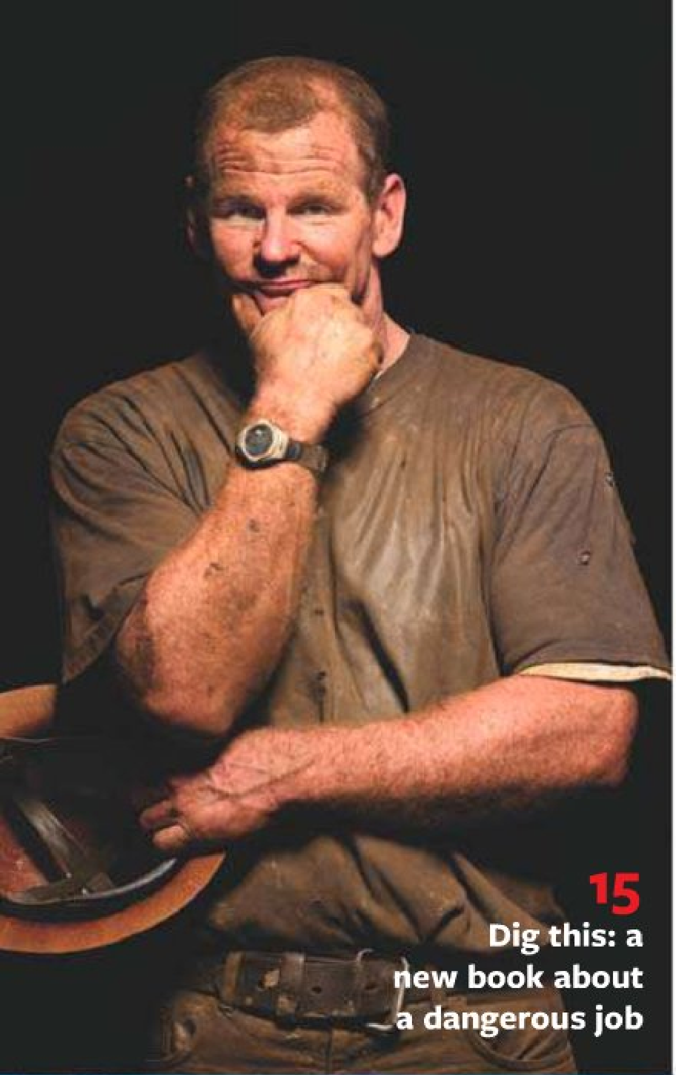
DECEMBER 2009/
JANUARY 2010

FEATURES



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Todd Carmichael's Antarctic quest

(COVER) ARTIGA PHOTO/CORBIS; (THIS PAGE) TODD CARMICHAEL



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33 Quick thinker: Darlene Walker

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COLUMNS

DEPARTMENTS

(TOP) GINA LEVAY/REDUX; (BOTTOM) PHOTOGRAPHED BY MICHAEL O'BRIEN



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DECORATIONS 16 quick, easy, and inexpensive tips for creating a festive home
FOOD 17 no-fail Christmas and Hanukkah recipes
FUN 5 ideas to make your own photo cards, 10 movies to get you in the spirit, and more. It's all at **readersdigest.com/holidays.**

Caring for the Ones We Love

Whether you need or give care, you'll find helpful tips and inspiring stories in our caregiving report on page 128. Find more—including advice from Muhammad Ali's wife and caregiver, Lonnie Ali—at **readers digest.com/caregiving.**



A Free Issue Online

Go to **readersdigest.com/seasonofgiving** between Thanksgiving and Christmas to receive your **free holiday issue** online. Enjoy it—then forward it to your friends. It includes: • carols to download to your MP3 player • easy cookie recipes and crafts • printable gift tags and wrapping paper • chances to win great prizes. Happy holidays!

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- 9 healthy resolutions
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(TREES) PHOTOGRAPHED BY JEREMY LIPS

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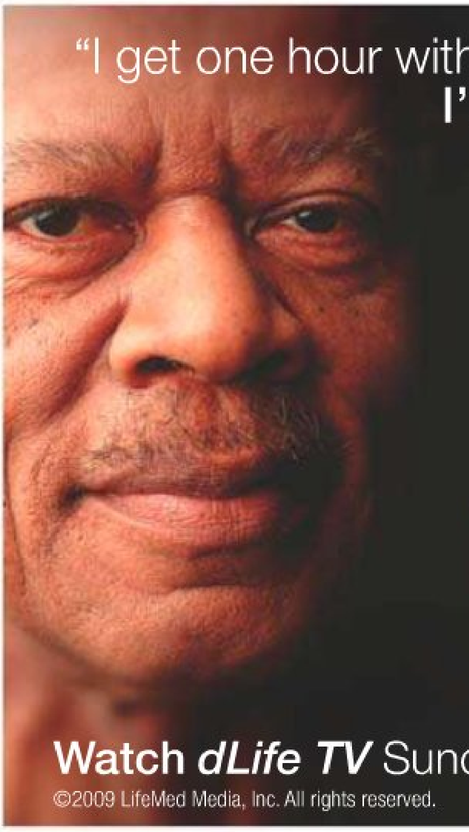
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Hot Seats

Sean Elder really needs to get out more. Not all seats are as expensive as he suggests (Is It Just Me? "Take Me Out to the Ball Game"). I'm 56, and I've been going to Los Angeles Dodgers games all my life. A VIP seat might cost $285, but a seat in the upper deck is only $4. Fans can bring their own food and drinks, and there's plenty of free parking on Sunset Boulevard. A Dodgers game is the best four bucks I spend all year.

Lolly Hellman, Venice Beach, California



Is It Just Me?

Take Me Out to the Ball Game

... but you can keep your luxury seats and $11 burgers. Sean Elder rants.

There's a lot of whining in baseball, at least among baseball fans. For as long as I can remember, I've been told the game isn't as good as it used to be—and my first major-league memory is of a man running out of a barbershop, shaving cream on his face, to dance in the street when the San Francisco Giants won the pennant in 1962. Old-timers said that even Willie Mays, whom we regarded as a god, was losing his stuff. Still, you could've seen game three of the World Series that year for $4. Which brings me to my point: When did going to a Major League Baseball game become more expensive than going to the opera?

Don't get me wrong. I like the trend in new ballparks, which began with the opening of the Baltimore Orioles' Camden Yards in 1992. It's a gem, as is the Giants' new home in San Francisco, which began as Pacific Bell Park, then became SBC Park, and is currently called AT&T Park. (Corporate sponsorship can be so confusing.) I appreciate the padded seats, the unobstructed views, the variety of food. I used to go to the Giants' old home, Candlestick Park, which was so cold and miserable that they tried to market fan endurance: Anyone who stayed extra innings there was awarded a Croix De Candlestick pin, which featured icicles dripping from the San Francisco logo and the Latin phrase "Veni, vidi, vixi"—roughly, "I came, I saw, I survived."

The new Giants home is paradise in comparison, especially if your picture of paradise includes garlic fries. And the park is relatively affordable: My brother and I went to see a game there in May, and our lower box seats cost $42. A steal compared with Fenway Park's $325 "Dugout" seats, the L.A. Dodgers' $285 "Baseline VIP" seats, and the average $73 Yankees ticket.

Average! That's a 76 percent

82

If fans refused to pay those outrageous prices, the cost of tickets would plummet. As long as people continue to pony up, there's no incentive for owners to lower their prices.

Tom Cresswell, via Internet

Soon after moving to Illinois in 1990, I wanted to take my family to Wrigley Field to watch the Chicago Cubs. After checking prices for parking, admission, and meals, however, we realized the closest we'd ever get to the Cubs was the TV in our living room. Nowadays, we drive two and a half miles to watch the Danville Dans, a great bunch of guys who play for the love of the game, not a seven-figure paycheck. Rooting for the Dans is just as exciting as watching a pro game—and a lot less expensive. No, Sean, it's not just you.

Jack Nalett, Danville, Illinois

Co-Hero

The real-life drama about Doug White, a passenger who took control of a plane after the pilot died sud-

ILLUSTRATED BY JAMES BENNETT

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Back Talk

Our "13 Things Your Child's Teacher Won't Tell You" produced some animated debate on ReadersDigest.com. Here's more of what teachers (and even some parents) aren't saying but want you to know.

FROM TEACHERS

>> "Parents should be parents! There will be plenty of time to be friends with your kids later in life. Children need limits, routines, rules, and expectations."

>> "Your kids lead a secret life that begins the moment they are out of your sight."

>> "I was a teacher for 38 years. I used my money to purchase things my school didn't supply. I worked summers and spent evenings preparing lessons and grading papers. It was the hardest job I ever loved."

>> "We teach because there is nothing better than seeing a child who suddenly 'gets it.'"

FROM PARENTS

>> "Maybe kids would play after school if you didn't load them down with more than three hours of homework every night."

>> "I believe teachers should receive the highest pay. Most parents can't handle two children, let alone 20-plus."

>> "My boss doesn't send me thank-you notes. As a taxpayer, I see no need to write notes or give gifts to teachers who are being paid to do their jobs."

denly, had me on the edge of my seat ("'I Need Help Up Here'"). While Mr. White did an amazing job, the real hero is his wife, Terri. She was able to keep calm, encourage her husband, and think of her family. I hope I can remember her selfless attitude during trying times in my life. *R. R.,* Baltimore, Maryland

Settling the Score

My credit score scrapes the bottom of the barrel ("Your Magic Number"). I'm a responsible adult in my mid-40s. I own my own home and vehicle; both are paid for. I've never declared bankruptcy. So why's my score so low? I'm sure it's because I've never had a credit card or a loan. Because I lack a credit history, I've never been approved for either one. Credit in this country is a joke.

L. T., via Internet

I just went to annualcreditreport.com to get my free credit report. After 41 pages of printouts, the site didn't tell me what I needed to know: my credit score. Apparently, you have to pay for that. I don't call that free. How can I get my score without paying a fee? *Richard Andre,* Sylva, North Carolina

Editor's note: You are entitled to one free credit report *from each of the bureaus once a year (annualcredit report.com). But you will have to pay for your FICO* scores, *as we stated. You can get the scores based on your TransUnion and Equifax credit reports from myfico.com for $15.95 each.*

A Tall Tail

Congratulations to ChiChi the Chihuahua mix, the Reader's Digest Hero Pet of the Year!

Readers voted! Iams is proud to honor this small (he weighs in at a whopping thirteen pounds!) but mighty hero who helped save the lives of two women.

Chichi's story, featured in our August issue, describes how a normal day on the beach in North Carolina's Outer Banks quickly became extraordinary for our furry superstar when he noticed two elderly women struggling in the ocean. He quickly alerted his owners, Mary and Rick Lane, who pulled the women from the water.

In addition to winning a year's supply of Iams dog food for his heroic feat, this incredible pup can likely expect lots of hugs and kisses in the future—and he deserves it. Thanks ChiChi, you're our hero!



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Sick and Tired

It seems clear after reading Michael Crowley's latest column, about the vast waste in health care, that a government-run system is the worst possible choice (Outrageous! "Bad Medicine"). Individuals need to see their medical bills and be responsible for the payment of those bills. That's the only way to control costs and reduce abuses. Personal involvement will curb corruption.

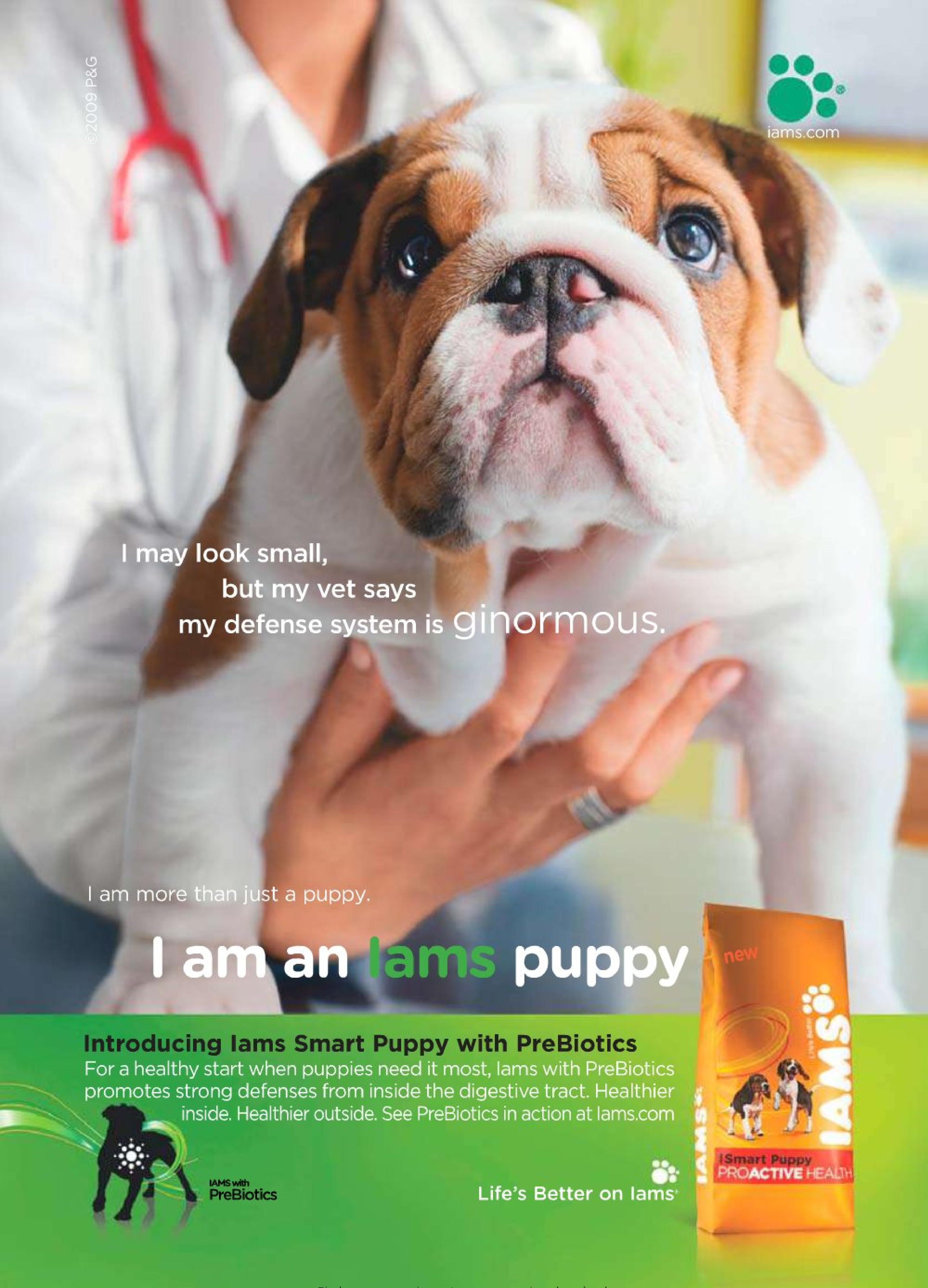
Paula James, Independence, Minnesota

A Message to Our Readers

Starting with this combined December/January issue of *Reader's Digest*, the magazine will be printed ten times a year. The next printed edition will be the February issue, which will arrive shortly after the New Year. In the meantime, log on to **readersdigest.com/seasonofgiving** to receive our free *Holiday Cheer* digital edition, a special gift designed to make your celebrations less work and more fun. You'll get:

- A dozen holiday songs (MP3 files to download and lyrics to print)
- Crafts for the whole family
- A dozen cookie recipes
- Free printable gift tags and wrapping paper for last-minute gifts
- Holiday humor and much more

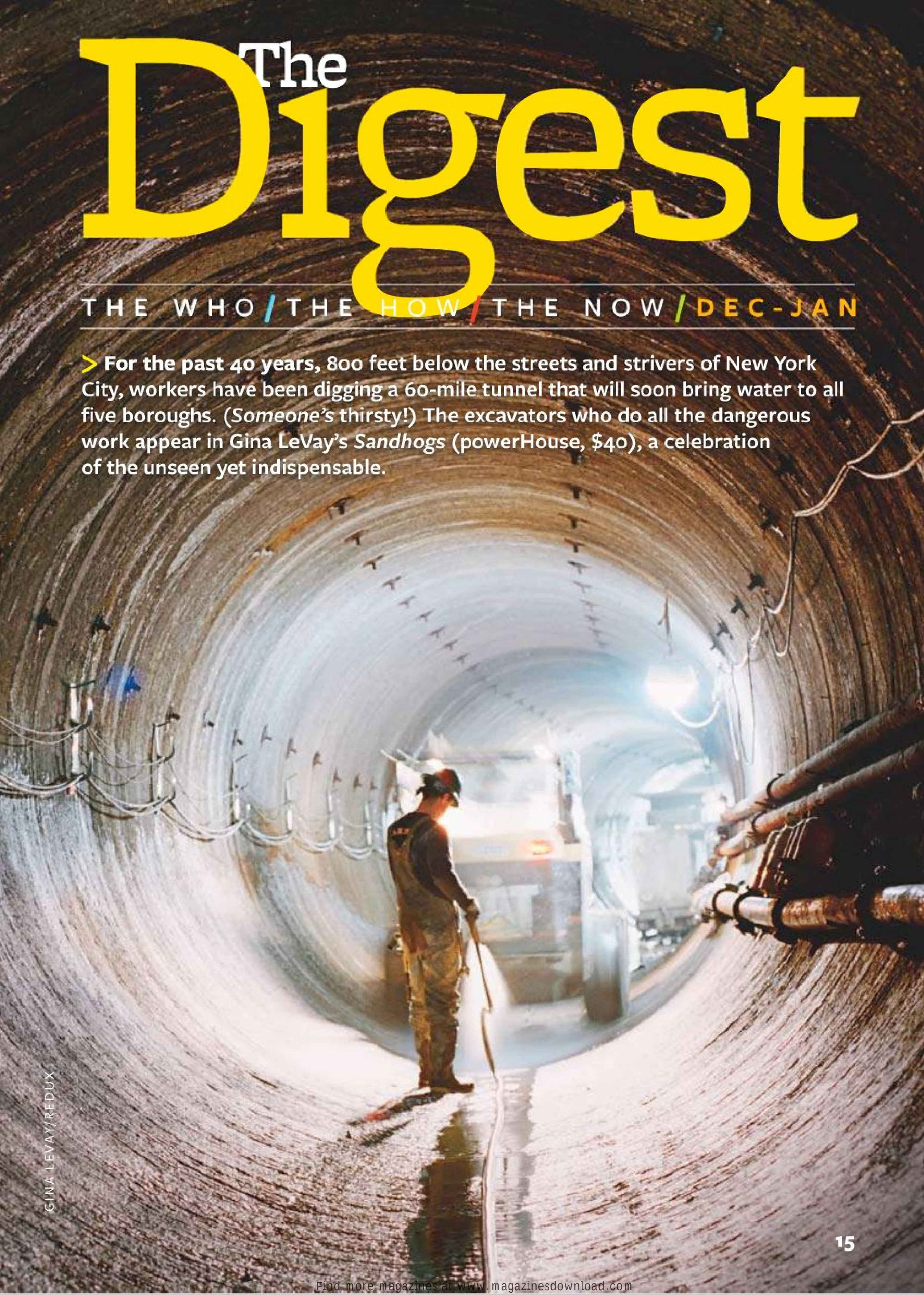
Beginning on Thanksgiving Day and continuing through Christmas Day, the Season of Giving website will be updated daily with hundreds of dollars in discounts and chances to win great prizes from some of our favorite sponsors.


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The Digest

THE WHO / THE HOW / THE NOW / DEC-JAN

> **For the past 40 years,** 800 feet below the streets and strivers of New York City, workers have been digging a 60-mile tunnel that will soon bring water to all five boroughs. (*Someone's* thirsty!) The excavators who do all the dangerous work appear in Gina LeVay's *Sandhogs* (powerHouse, $40), a celebration of the unseen yet indispensable.



GINA LEVAY/REDUX

3 Lists You Can Use

Shop, celebrate, eat, drink.



Holiday in a Box

Five surefire gifts—already boxed—for you and yours

EAT. Woodhouse chocolates look elegant, and not a bite in the batch tastes less than exquisite. We should know. We tried each one. To be thorough. FROM $22; WOODHOUSECHOCOLATE.COM

READ. The 64 interviews with famous writers brim with common sense and wisdom.

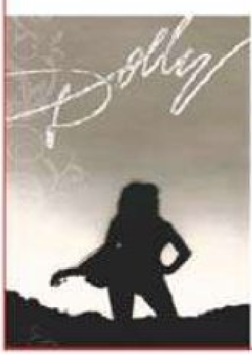
THE PARIS REVIEW INTERVIEWS, BOXED SET, PICADOR, $65



WATCH. Charles Kuralt traveled around the U.S. for CBS, interviewing American originals. *On the Road with Charles Kuralt* collects his famous mini-profiles in three DVDs. SET ONE, $39.99

WEAR. The folks at Equmen call it a "core precision undershirt," but it's Spanx for men, plain and simple. Who knew a blend of polyester, spandex, and nylon could do so much with ... so much? Unscientifically put, it squeezes the fat so tightly that it begins to resemble muscle—at least in the mind of the tester (who also, not incidentally, tested the chocolates).

FROM $89; EQUMEN.COM



LISTEN. *Dolly* has more than a dollop of Parton: four CDs with 99 songs span 36 years—the hits as well as the hidden gems by the singer-songwriter-showstopper.

$49.99

HANUKKAH HELPER

8 Gentile Reminders

Tuckered out by years of wise men and mangers, one Jewish woman from Texas has a few insights.

> **Hanukkah, Chanukah:** It doesn't matter how you spell it, as long as you can pronounce it. That guttural "ch" should come from the back of your throat.

> **It's not a Jewish Christmas.** The two holidays may be close on the calendar, but Hanukkah is a minor holiday. It doesn't come close to the significance of Rosh Hashanah, Yom Kippur, or Passover.

> **What's the story?** "They tried to kill us; we beat them; let's eat."

> **Instead of wishing me "happy holidays,"** try saying "*Chag sameach*" (khag sa-may-ach). That will blow me away.

> **Do you really have eight nights of presents?** Ask my kids and they'll snort and say, "Yeah, if you count school supplies and socks!"

> **No one would dream** of asking an employee to work late on Christmas Eve, but I'm lucky if I get home in time to light candles even four of eight nights.

> **If you ask me** if my kids had a good Christmas, I can either lie because I really don't want to go into it, or risk embarrassing you when I explain that we had an excellent Hanukkah.

> **I pay extra** for Hanukkah gelt made in Israel. But after my poodle ate five bags of the foil-wrapped chocolate coins (and tinseled the sidewalk for the next eight days), I stopped buying it. *Ann Powell*

12 Party-Ready Pantry Items

Can, carton, bottle, jar: Stock these star-chef staples.

CHEF	**SANDRA LEE** Host of the Food Network's *Semi-Homemade Cooking with Sandra Lee* and author of *Weeknight Wonders* (Wiley)	**JOHN BESH** Chef/owner of Restaurant August in New Orleans and author of *My New Orleans: The Cookbook* (Andrews McMeel)	**THOMAS KELLER** Chef/owner of the French Laundry in Yountville, California, and author of *Ad Hoc at Home* (Artisan)
CAN	**PIE FILLING** "Fill premade store crepes with a can of cherry or apple pie filling (or a mix of the two). Heat and you have a great treat for guests."	**FRENCH GREEN PEPPERCORNS** "For cold shrimp cocktail, there's nothing better than a few crushed green peppercorns in the sauce."	**ITALIAN TUNA FISH** "That's such an extraordinary product. And it can be made into a canapé or a salad." 
CARTON	**EGGNOG** "I am a big believer in eggnog. Embellish it with Godiva White Chocolate Liqueur." 	**PANETTONE** "To keep a panettone on hand is just a no-brainer. You serve and eat it as you would any cake. It's wonderful with whipped cream and some preserves."	**EGGS** "Deviled eggs: They're something my mother made for us for Thanksgiving that we still do here at the French Laundry for our Christmas party."
BOTTLE	**VANILLA VODKA** "Four shots cost about $2.12. So that's pretty inexpensive entertaining."	**WALNUT and HAZELNUT OILS** "These nut oils are great in vinaigrettes and marinades." 	**WINE or CHAMPAGNE** "When you think about your favorite thing in a bottle, I don't necessarily go to food."
JAR	**PACE SALSA** "Cut one avocado very finely. Chop parsley or cilantro, green onions or chives. Put that in the salsa ... amazing." 	**PRESERVES** "Peach marmalade or apricot or blackberry or blueberry—use that on a plate with various cheeses."	**PIQUILLO PEPPERS** "They're spicy but sweet, not overpowering. They add a nice smokiness, whether chopped in a salad or in a sauce." *Lauren Gniazdowski*

More tips from B. Smith, Michael Psilakis, and Mark Bittman at readersdigest.com/chefs.

(EGGNOG) BARRY WONG/RISER/GETTY IMAGES; (BOTTLES OF OIL) FRANCK BICHON/STOCKFOOD CREATIVE/GETTY IMAGES; (PRESERVES) FRESH FOOD IMAGES/EAGLEMOSS CONSUMER PUBLICATIONS/PHOTOLIBRARY

THIRTEEN THINGS

... Your Mall Santa Won't Tell You



MAURITIUS/SUPERSTOCK

Never force your screaming kid onto my lap. Just bring him close and give me a few minutes. **I've got plenty of tricks up my sleeve.**

Some of us get bonuses for making our **daily photo quota.** So please forgive me if I try to move things along.

I make around $10,000 a season doing this, but cut me some slack. Between October and December, most of us work about forty 10-hour days and listen to 30,000 children.

Wondering why both of my **white-gloved hands** are always where you can see them? Ask my lawyer.

I'm sorry Grandma is in heaven or that Mom and Dad have split up. But even **Santa can only do so much,** so let's just stick with what you'd like to unwrap on the big day.

Want to have more than just a few seconds with me? **Skip the mall.** Let's meet at your kid's preschool or a photo studio that invites Santa in for special portraits.

As a matter of fact, **I did go to school for this.** Topics of study: how to hold children, manage sticky conversations, and care for my hair and beard.

I don't have total recall. Don't come back after a few minutes and ask what your kid requested. **Stand close enough to listen.**

Those of us with **real beards think we're superior.** But the best of the rest of us pay as much as $3,000 to wig makers to make us authentic-looking whiskers.

I see you vigorously nodding your head, but even so, **I will never, ever promise anything** to a child.

Boys tend to **give it to you straight:** "I want a Game Boy and a remote control car." Little girls want to explain everything.

Is Santa real? "Well," I reply, pinching myself and grimacing, "I feel real."

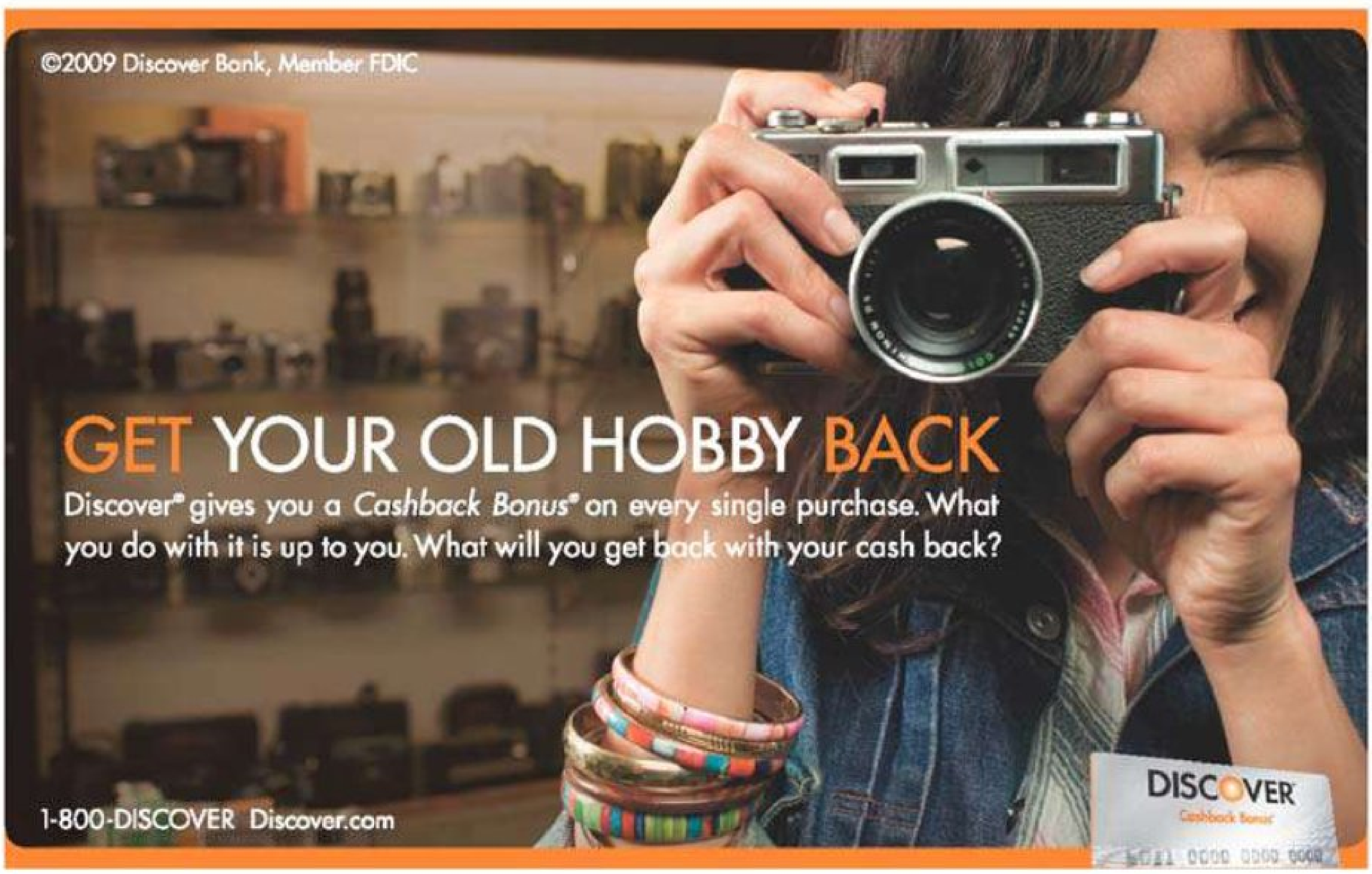
I've been kicked in the shins, hit in the groin, scratched, bitten, and peed on. But there's a reason I keep doing this year after year: **This is the best work** I've ever found.

Sources: Santas in California, Illinois, Iowa, and Rhode Island, including "Santa Tim" Connaghan, a traveling Santa instructor. Interviews by Michelle Crouch.

More things your mall Santa won't tell you are at readersdigest.com/santa.


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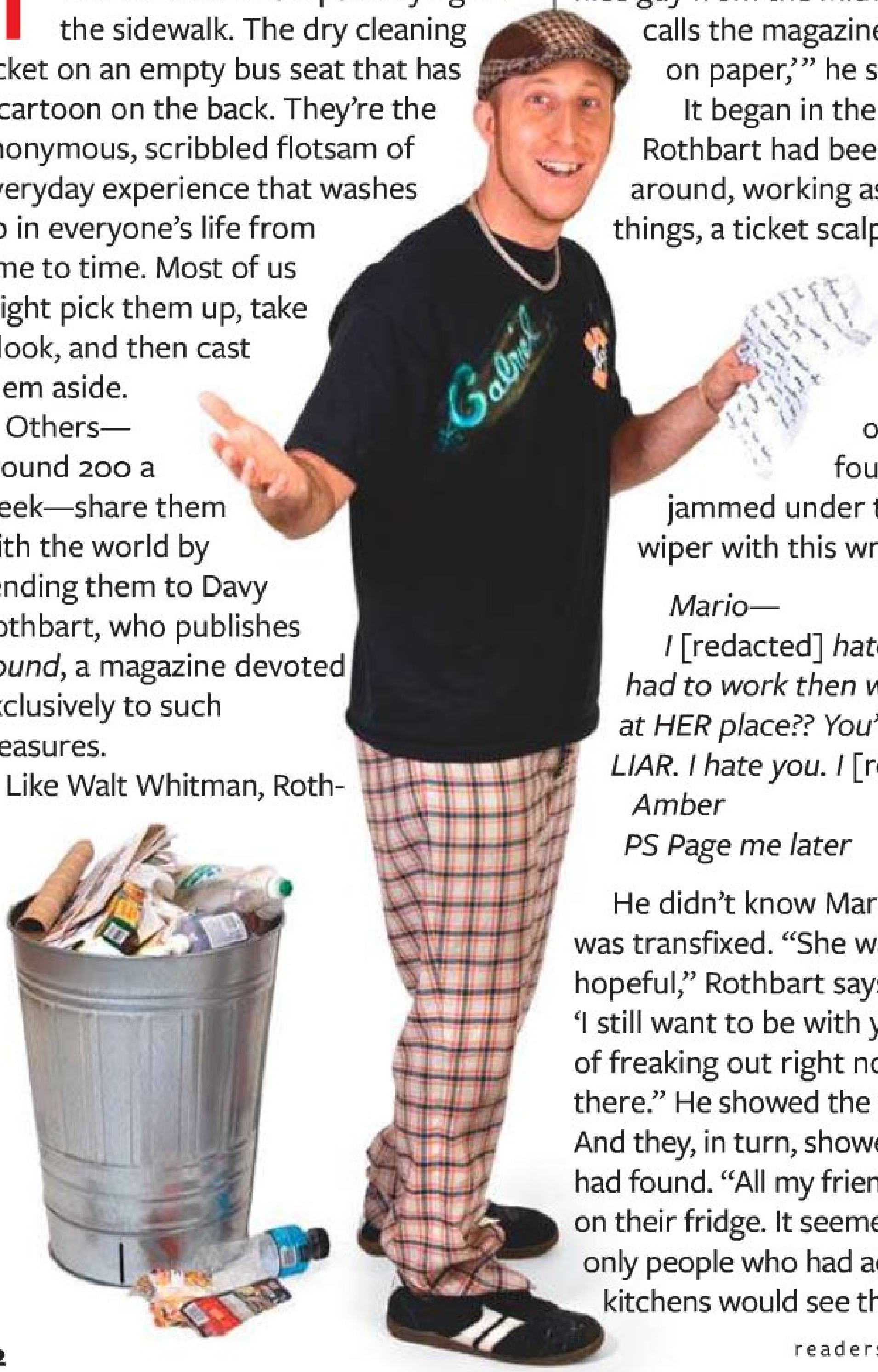
Tossed and Found

Don't leave your lists and letters just anywhere. Davy Rothbart may be nearby.

The quirky to-do list in a library book. A bizarre snapshot lying on the sidewalk. The dry cleaning ticket on an empty bus seat that has a cartoon on the back. They're the anonymous, scribbled flotsam of everyday experience that washes up in everyone's life from time to time. Most of us might pick them up, take a look, and then cast them aside.

Others—around 200 a week—share them with the world by sending them to Davy Rothbart, who publishes *Found*, a magazine devoted exclusively to such treasures.

Like Walt Whitman, Rothbart, 34, hears America singing. "There is honesty, beauty, and poetry in life," he says. "A CEO may not write the same way as a homeless man, but the emotions are the same."



Rothbart, who sports a shaved head and a pencil-thin chin-strap beard and closes all conversations with "Peace," is refreshingly low-key and sincere, a classic nice guy from the Midwest. "My mom calls the magazine 'people-watching on paper,'" he says.

It began in the winter of 2000. Rothbart had been bouncing around, working as, among other things, a ticket scalper and a creative writing teacher at a prison. Then one morning in Chicago, he went out to his car and found a napkin jammed under the windshield wiper with this written on it:

Mario—
I [redacted] *hate you. You said you had to work then whys your car here at HER place?? You're a* [redacted] *LIAR. I hate you. I* [redacted] *hate you*
Amber
PS Page me later

He didn't know Mario or Amber but was transfixed. "She was so angry but still hopeful," Rothbart says. "To me, it said 'I still want to be with you—I'm just kind of freaking out right now.' We've all been there." He showed the note to friends. And they, in turn, showed him stuff they had found. "All my friends had some prize on their fridge. It seemed a shame that only people who had access to their kitchens would see that stuff."

PHOTOGRAPHED BY MANUELLO PAGANELLI

Rothbart decided to publish other people's garbage for all to enjoy. Today, *Found* is a cottage industry, with an annual magazine, best-of books, and a popular website, foundmagazine.com.

As the items poured in, Rothbart often found himself surprised, especially by the amount of X-rated material. "I was shocked that so many people were taking pictures of their private parts," he says. "And then *losing them*." But his favorite submissions are the cryptic ones. "They spike the imagination," he says. "In TV and movies, we encounter tidy resolutions. *Found* is real life, where things aren't wrapped up so tidily.

"Every third day, I'll have a new favorite," Rothbart says. "We got this one from a kid in Pennsylvania writing to his dad in Arizona. He's all enthused: 'Dad, I'm going to move down there with you. We're going to have a great time.' It's actually quite long and brimming with joy and hope. But then at the end, he's like, 'Dad, how come I never hear back from you? If you need a calling card or stamps, I'll send them.' And you realize what this kid doesn't—that if his dad wanted to get hold of him, he would. It's just crushing and beautiful."

Luckily, there are also these sorts of notes, this one from a professor to a student, discovered on a college campus:

I have not graded your test yet, but it is clear that my message to you about receiving the grade you earn has not gotten through. To write as you do, "Please have mercy on my soul and give me a passing grade," indicated that, as do your numerous pleas for mercy earlier ... Please stop the undignified pleading.



Dear Santa,
I want one thing for Christmas. I want my dog, Lacy, to feel better. She is getting old and her back legs are very weak. Please-make her feel better.

B.I.Y.A.,
Samantha

P.S. say hi to Mrs. Santa Claus and the elves.

"People-watching on paper": a holiday letter found in a Cary, North Carolina, mall.

Strangers occasionally step forward to claim authorship of an item Rothbart has published. "They're never really angry, just confused," he says. "'Where did you get this?' they'll ask. 'What's so interesting about my love life?' They don't see it."

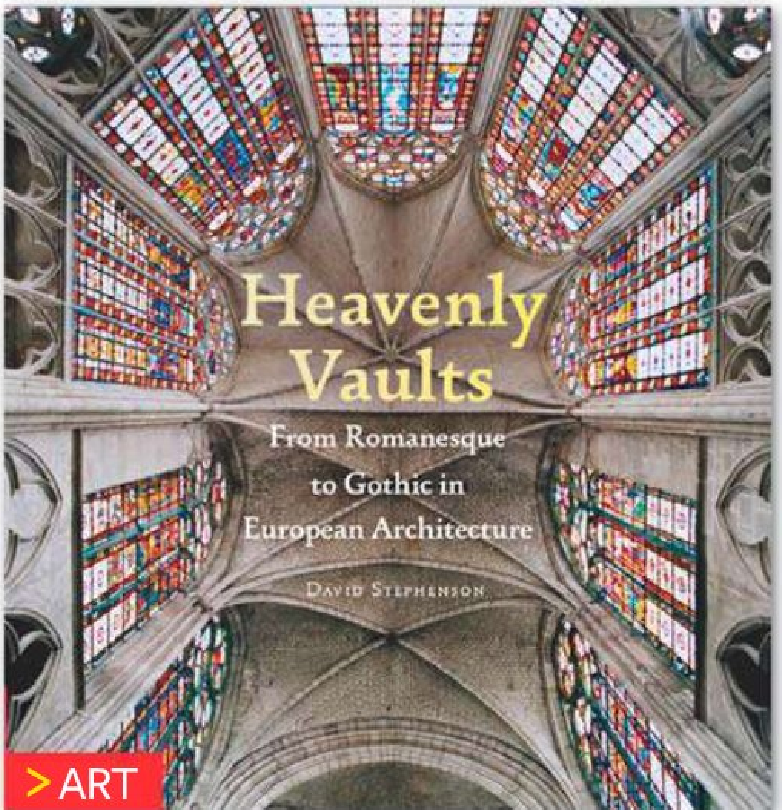
Sadly, Mario and Amber remain at large in the universe. "I keep hoping one day one of them contacts me and gives me the aftermath. Was it resolved? Did they get married or never see each other again? I guess I'll never know. But hey, that's *life*."

LANCE CONTRUCCI

ARGUMENT STARTER

"The bigger [the] TV you have, the dumber you are. Smart people have TVs, often—but not very big ones."

David Brancaccio, host, *Now* (PBS), quoted in the *Santa Fe Reporter*



> ART

Choir, Basilica of Saint-Urbain, Troyes, France.

HEAVENLY VAULTS: FROM ROMANESQUE TO GOTHIC IN EURO-PEAN ARCHITECTURE BY DAVID STEPHENSON (PRINCETON ARCHITECTURAL PRESS, $65)

> MEMOIR

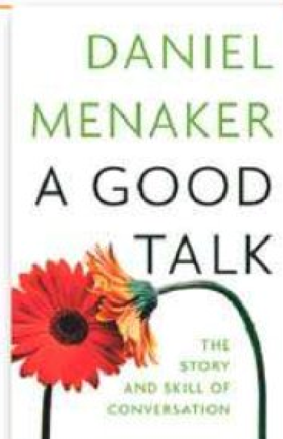
As a young child I had Santa and Jesus all mixed up. I could identify Coke or Pepsi with just one sip, but I could not tell you for sure why they strapped Santa to a cross. Had he missed a house?

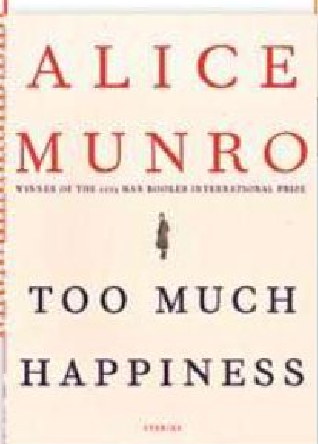
YOU BETTER NOT CRY: STORIES FOR CHRISTMAS BY AUGUSTEN BURROUGHS (ST. MARTIN'S, $21.99)

> SELF-HELP

I've found that older, well-set, conservative types often enjoy being surprised by a little impudence and unexpected questions from younger people. It allows them to come down from the perch of convention where they usually have to sit.

A GOOD TALK: THE STORY AND SKILL OF CONVERSATION BY DANIEL MENAKER (TWELVE, $20)





> SHORT STORIES

Every year, when you're a child, you become a different person. Generally it's in the fall, when you reenter school, take your place in a higher grade, leave behind the muddle and lethargy of the summer vacation. That's when you register the change most sharply. Afterwards you are not sure of the month or year but the changes go on, just the same. For a long while the past drops away from you easily and it would seem automatically, properly. Its scenes don't vanish so much as become irrelevant. And then there's a switchback, what's been all over and done with sprouting up fresh, wanting attention, even wanting you to do something about it, though it's plain there is not on this earth a thing to be done.

TOO MUCH HAPPINESS: STORIES BY ALICE MUNRO (ALFRED A. KNOPF, $25.95)

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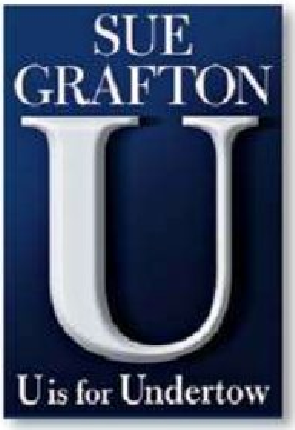
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WHAT I'M UP TO

Sue Grafton

is a bestselling mystery novelist and the creator of Detective Kinsey Millhone.





WHAT SHE'S PLUGGING

U Is for Undertow (Putnam, $27.95), the latest entry in her series, each named for a letter of the alphabet. "It's about false memory syndrome. Kinsey tracks back 21 years to work out the details of a crime. She plows right in, whereas I find violence very frightening. She's also younger and thinner than I am and gets to eat Quarter Pounders with Cheese, which I've had to give up in the interest of my waistline."

WHAT SHE'S WATCHING

"I'm getting into baseball. And I do enjoy football. And golf, primarily because of Tiger Woods. It's just wonderful to watch. But if his emotions get the better of him and things are not going right for him, I have to leave the room. He's changed the face of that sport."



(WOODS) HUNTER MARTIN/GETTY IMAGES; (GRAFTON) LAURIE ROBERTS

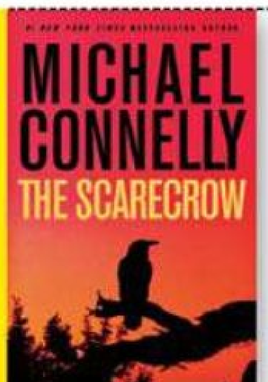
WHERE SHE'S SURFING

"I'll go online to shop at Williams-Sonoma, Ann Taylor, J. Crew, or Nueske's, which has the best bacon in the world. Otherwise, I have too much work to do. Same for e-mail. Nowadays everybody expects to get your e-mail address. *Excuse me!*"

HER 'READER'S DIGEST VERSION'

What she says when yet another fan asks her, "What will you do when your alphabet series is finished?":

"Take a long nap."



WHAT SHE'S READING

"Michael Connelly's new novel, *The Scarecrow*. He always pulls me in and carries me along for the duration. I've also just read two Philippa Gregory novels, *The White Queen* and *The Boleyn Inheritance*. Gregory does her homework and weaves a wonderful story out of the information available. When I travel, I probably carry 15 pounds of books—the book I'm reading, plus a backup, plus a backup to the backup. Now I have a Kindle and I'm in great shape."

Interview by *Maureen Mackey*

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Around the World
WITH ONE QUESTION

How Big Is Your Credit Card Bill?

Financial experts advise carrying a balance no higher than 8 percent of your gross household income—for the U.S. average of $50,303, that's around $300 a month. Of course, many Americans owe a lot more than that. In our latest global survey, though, respondents in ten countries report they're carrying even bigger balances than we are. In Italy, for example, 29 percent say they owe between one and six months' salary. In the Philippines, 22 percent admit they owe more than six months' salary. Only 10 percent of U.S. respondents said the same.

"I've paid off all my credit cards. I intend to never have another one ... ever!

Shannon Bradley, 41,
Enterprise, Alabama

"Every year, the average balance on my card increases, and I don't know how to make it less. I just can't resist my temptations!

Natela Yaroshenko, 57,
Moscow, Russia

"With money and other matters, Filipinos have the habit of *mañana*—meaning settle the problem later on.

Jan Nadal, 36,
Makati City, Philippines

For more on our Around the World survey, watch CNN International and go to readers digest.com/worldquestions.

ILLUSTRATED BY CHRISTOPH NIEMANN

The IOU List Countries ranked according to their credit card balances, from lowest to highest

It's often reported that Americans owe an average of $8,000 on their cards. But the high number comes from a few big spenders who owe huge sums. **The more typical U.S. balance: $3,000.** What's really surprising? That 27% of Americans don't even have credit cards.

1. **Netherlands**
2. **Spain**
3. **China**
4. **Germany**
5. **Brazil**
6. **United States**
7. **Canada**
8. **United Kingdom/ Australia** (tied)
9. **India**
10. **Russia**
11. **France**
12. **Malaysia**
13. **Philippines/ Singapore** (tied)
14. **Italy**

Among the Dutch, 87% owe one week's salary or less. Why so responsible? They use debit cards almost exclusively, says Ivo Pommerel of *Reader's Digest* Netherlands. "We think we don't really need credit cards. And to be honest, do we?"

In Canada, Russia, and the United Kingdom, people over 45 have much higher balances on their cards than younger people do. **In Russia, 36% of older respondents owe more than six months' salary,** the highest percentage in our survey.



Off Base



When the Air Force deployed me overseas, my daughter's friend asked her where I was headed.

"Guantánamo Bay," my daughter said.

"Oh, my God!" her friend shrieked. "What did he do?" *Brian Walker*

Like any mother, I worried when my son joined the Marines. But later on, when I asked him how things were going, he put my mind at ease.

"Let me put it this way, Mom," he said. "Living with you prepared me for boot camp." *Dianna Brown*

As he trained troops at Fort Dix, New Jersey, my brother-in-law noticed that one medic was hopeless on the firing range.

"You better learn how to fire your weapon," he told her. "All soldiers have to qualify on the range before we can send them to Iraq."

The medic was relieved. "Then it's okay," she said. "I'm not going to Iraq. I'm going to Baghdad." *Robert Sprackland*

On a nighttime visit to his brother's base, my son Joe was impressed by the large airplane hangar in which Billy worked. But when Billy led him through another door, Joe was absolutely astounded by the massive, darkened room.

"This is the largest building I've ever been in!" he said. "What do you call it?"

His brother answered, "The outside." *Sally Phillips*

Your favorite new joke, funny military anecdote, or crazy news story might be worth $$$. See page 67 for details.

ILLUSTRATED BY SUSAN CAMILLERI KONAR

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Your Guide to What's Happening Now.

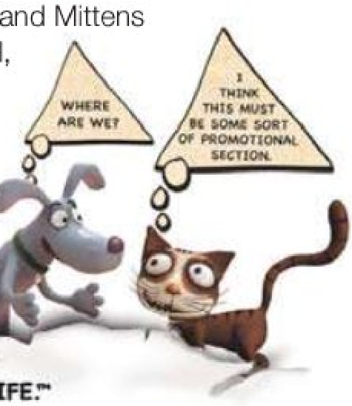
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Walker with Little Bit, who slept through the whole thing.

To Catch A Thief

Darlene Walker left home to buy dog collars. She didn't count on witnessing a robbery—or saving the day. BY JASON KERSTEN

It was just after midnight on a Monday, and most of Beaumont, Texas, was in bed. But Darlene Walker was too energized to even think about sleeping. A confirmed night owl, the 48-year-old seamstress had also just become the proud "grandmother" of seven Chihuahua puppies. So on the way home from visiting her family, she piloted her truck to Wal-Mart to buy some dog collars.

Walker was pulling into a parking space, with two of her pups slumbering in the passenger seat, when something caught her eye: Across the darkened parking lot, a ghostlike figure in a white ski mask hovered

PHOTOGRAPHED BY MICHAEL O'BRIEN

by the window of a parked car, where he seemed to be making menacing gestures toward a woman in the driver's seat. Walker was too far away to see exactly what was happening, but it wasn't hard to guess. She whipped out her cell phone and dialed 911.

Red flames pierced the darkness. "They're shooting at me!" she cried into the phone.

"I think someone at Wal-Mart is being robbed," she said.

"Okay, police are on the way," the dispatcher assured her.

As the dogs snoozed, Walker scanned the area in vain for a security guard. She watched helplessly as the masked man sauntered away to the far end of the parking lot.

Was the woman okay? Walker saw her burst out of her car and rush into the store. Walker turned her attention to the thief. Her closest encounter with crime had been watching TV's *Cops*. But she knew that it was up to ordinary people to help the police when they could.

Walker gently accelerated toward the lot's far exit, tracking the masked man from about a hundred feet away as he slunk toward an apartment complex next to the store. She intended only to "keep tabs on him," so she could tell police in which direction he'd headed. But just as she reached the exit, a dark-green Honda Civic zipped past her, headlights off. It pulled up to the man, he hopped in, and then it sped away. The suspect was about to make a clean escape.

Y'all aren't getting away, Walker said to herself. She followed, phone still to her ear.

It was a dangerous gamble. Though Walker didn't find out until later, the men she was pursuing were believed to be members of one of Beaumont's newest street gangs, up-and-comers who were armed and vicious.

At about 60 miles an hour, the Civic bore north on a two-lane road. Hanging a few hundred feet behind, Walker followed as it made a right onto a side street on the way to the Eastex Freeway. When she made the same turn, the men picked up on her tailing them and suddenly accelerated.

"Can you get a license plate number?" the dispatcher asked her. Walker pressed down on the gas, closing in on the Civic. She strained to read the numbers. That's when the man in the mask stuck his head out the window and pointed a .357 revolver. Red flames pierced the darkness as he opened fire. *Pop! Pop! Pop! Pop!* One round blasted into the top of the passenger's door.

"They're shooting at me!" Walker cried into her phone.

"Back off!" the dispatcher ordered. Easing up on the accelerator, Walker watched as the robbers turned onto the freeway. She relayed their new course to the dispatcher, but the police were nowhere to be seen. Walker's adrenaline surged; she'd come too far to give up.

Soon she was pushing her truck to 80 mph, fighting to keep up with the Civic. But the car pulled away from her until it was no more than a blur on the mostly empty freeway ahead. Then a car a few hundred yards ahead streaked down an off-ramp. She floored it and, passing the exit, spied it curving around the ramp toward an underpass.

"That's them! They've taken the Lucas Drive exit," Walker told the dispatcher.

In under three minutes, half a dozen squad cars descended on the area. One of them pulled the Civic over. Inside, in addition to the two suspects, Beaumont Police Department investigators found a white ski mask, a .357, and a woman's purse.

Meanwhile, Walker took the next exit and spotted a police cruiser. She pulled alongside to report on the Civic. "We just caught them a few blocks away," the officer told her.

Later, as Walker was filing reports at the police station, cops stopped by to thank her. It turned out that earlier in the evening, the two suspects had allegedly robbed a couple at gunpoint outside a convenience store. Walker had played a decisive role in ending a crime spree. Officer Crystal Holmes of the Beaumont Police Department is quick to say that the department doesn't "advocate" the idea of civilians following Walker's example, but, she adds, "because of her excellent description, officers were able to locate the vehicle rather quickly. And they knew that these guys were armed, so they were able to keep themselves safe."

Walker "did as well as a police officer, if not better," echoes a cop who was on the scene. He smiles, remembering how, after the escapade, Walker took him back to her truck to show him her two puppies.

"They were still sleeping peacefully," he says.

CHRISTMAS JEER

At day care, my grandson Mitchell and the other children drew names for a gift exchange. When he got home, he asked his mother to read him the piece of paper. "It says that you got Christopher's name for Christmas," she said.

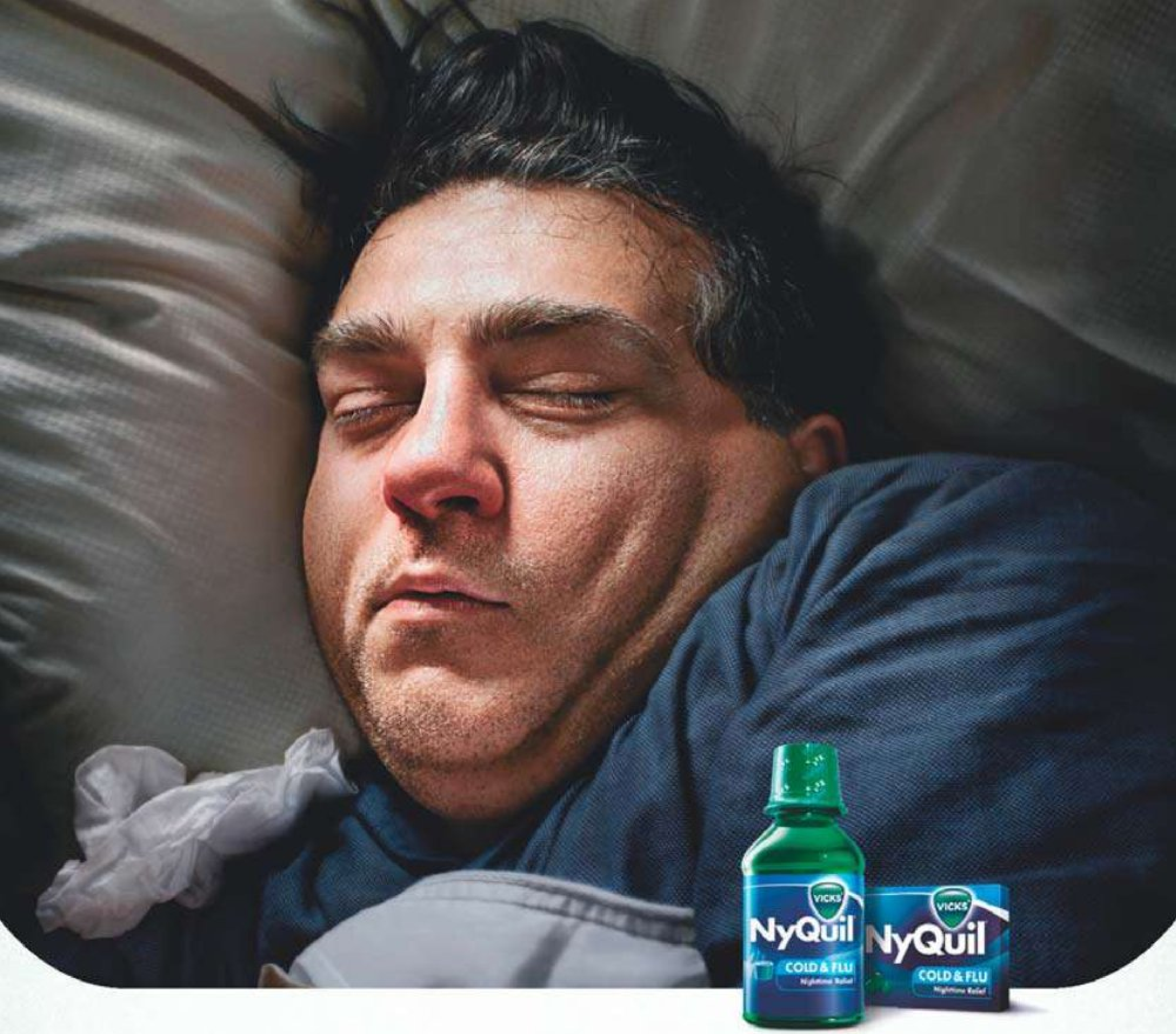
Mitchell looked uneasy. "Will everyone call me Christopher from now on?"

Hazel Huszar



FILLERS ILLUSTRATED BY NIGEL BUCHANAN


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Make It Matter

Linda Harmon and Doug Mack at their inn in Vermont.

Community Christmas

An annual holiday dinner feeds a town and nourishes a tradition

BY ELLEN MICHAUD

PHOTOGRAPHED BY GINA LEVAY/REDUX

Pulling on his parka and stepping into the early-morning snowfall, Doug Mack, chef and co-owner of the Inn at Baldwin Creek in Vermont, walked quickly along the path between his home and the inn. Nestled into a curve of forest, the 1797 farmhouse is often a venue for weddings and romantic getaways. But this day was different.

It was 5 a.m. on the Sunday before Christmas. In six hours, some 200 people—elderly couples on fixed incomes, young farmworkers expecting their first child, single parents with balky teens—would begin to gather for a festive, free Christmas dinner. Any minute, a small army of volunteers would arrive to help prepare 18 turkeys, 10 hams, and all the trimmings. For 26 years, Mack and his wife, co-owner Linda Harmon, have been throwing open their door to celebrate Christmas with all of


Santa arrives just in time for dessert.

Harmon says. What's more, "there was always a farmer at the door trying to sell us fiddleheads or berries," says Mack.

As the couple got to know their neighbors, they saw how many were struggling. That first year, they decided to host Christmas dinner for everyone in Addison County. They would cover the expenses (close to $1,000) and invite volunteers to help cook, serve, and clean up. They borrowed the school cafeteria and decorated it "so it wouldn't look like, well, a cafeteria," says Harmon.

Bristol, a small town some 30 miles south of Burlington.

The tradition began with the couple's desire to live in a town where everyone fit in. In the late '70s, Mack, a photographer, was working his way through college as a chef in Ohio. He met Harmon, a restaurant manager in New Jersey. Soon love and food called more strongly than film. After finishing school, Mack headed for the Garden State to cook—and to marry Harmon. Within two years, says Mack, "a friend died of cancer, my father died of a heart attack, John Lennon got shot, and we said, 'Let's look for a place to put down some roots.'"

The pair roamed the country for six months, not sure what they were looking for until they reached Bristol, where they bought a tiny restaurant in 1983. "We just knew this was the place we were supposed to be,"

"I remember when they started," says Sister Isoline Duclos. "I'd pick up a few seniors, have dinner with them at the school, take them home, then deliver meals to the homebound. Still do. People are so grateful."

Eleven years later, Mack and Harmon bought a farmhouse a few miles outside town and turned it into the quietly elegant Inn at Baldwin Creek. The dinner and the volunteers went with them.

The affair is planned with military precision. Volunteers sign up a month in advance. About ten will prep vegetables, pop cookies and sheet cakes into the ovens, make stuffing and gravy, toss salads, and carve turkeys. Several more set the tables with linens and silverware. With three sittings of about 75 people each, 15 volunteers will work the five

dining rooms. Mack and Harmon reserve the toughest job—hauling coats up and down the stairs—for the teens. "They're the only ones with enough energy!" says Harmon.

"There's a real sense of camaraderie," she adds. "Lots of our neighbors never get a chance to go out to dinner at a restaurant. This is our opportunity to make them feel very special."

And so, every year by 11 a.m., men, women, and children start trudging through the snow to Baldwin Creek's red front door. They arrive in their Sunday best or overalls (one guest in his 80s pairs his with a red velvet bow tie). A fire roars in the inn's formal red dining room. Wreaths sparkle with tiny lights. Buffet tables are loaded with platters of turkey and ham, mountains of stuffing and potatoes, and boats of gravy. Colorful mounds of squash and broccoli give off the rich, earthy scent of farm-fresh food.

Last year, Tom Verner mesmerized kids and adults with his magic tricks, an a cappella group from the high school sang Christmas carols, and violist Lausanne Allen and squeeze box player Rick Ceballos played Celtic folk dances that had everyone clapping and laughing. Children created paper snowflakes while eagerly awaiting Santa's arrival.

When everyone was full, Harmon moved from table to table to sit and talk with her guests. "It's my favorite time of the day," she says.

After Mack and Harmon had fed more than 200 people, they sent a dozen volunteers out with another 125 dinners for those unable to leave their homes. Only after all the meals had been delivered could Mack relax.

Val Hunt brought her mother, 86-year-old Ruth Reich, to the inn. "The falling snow, the divine food, the crackling fire—it lifted her spirits immensely," says Hunt. "She just went, 'Wow!' and kept smiling and commenting on everything. She may have short-term memory loss, but she remembers every minute of Christmas at Baldwin Creek."

Helping Hands

Many families are looking for ways to give back during the holidays. But the ultimate gift? Volunteer year-round.

> **cardsthatgive.org** Buy holiday (and greeting) cards from more than 100 nonprofit charities to help fund their causes. Designs are from relief organizations, children's hospitals, humane societies, and museums.

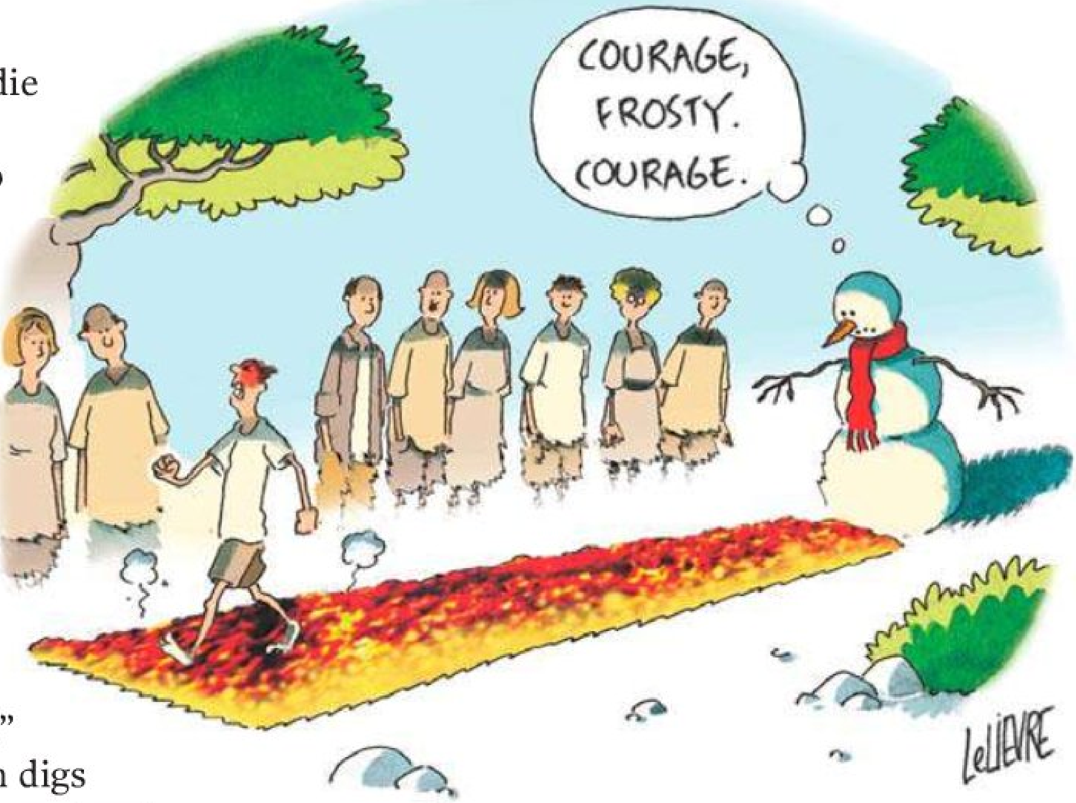
> **holiday-project.org** Help brighten the holidays for people in nursing homes, hospitals, and prisons. Pay a visit, wrap gifts, or donate money.

> **volunteermatch.org** Type in your zip code and interests to find projects near you. Decorate a shelter for homeless children, collect and box food, or host a toy drive.

> **welcomebackveterans.org** Write a thank-you note or give a veteran a ride to a VA hospital.

Tell us how you or someone you know is making it matter, and your story may appear here. Go to readersdigest.com/makeitmatter.

Laugh! :)



Three men die on Christmas Eve and go to heaven, where they're met by Saint Peter. "In order to get in," he tells them, "you must each produce something representative of the holidays."

The first man digs into his pockets and pulls out a match and lights it. "This represents a candle of hope." Impressed, Peter lets him in.

The second man pulls out a tangle of keys and shakes them. "These are bells." He's allowed in too.

"So," Peter says to the third man, "what do you have?"

The third man proudly shows him a pair of red panties.

"What do those have to do with Christmas?" asks Peter.

"They're Carol's."

A man is on trial for armed robbery. The jury comes back with the verdict. The foreman stands, clears his throat, and announces, "Not guilty."

The defendant leaps to his feet. "Awesome!" he shouts. "Does that mean I get to keep the money?"

Submitted by *Lawrence Adelson*

For Christmas, I gave my kid a BB gun. He gave me a sweater with a bull's-eye on the back.

Rodney Dangerfield

Marry an orphan: You'll never have to spend boring holidays with the in-laws.

George Carlin

I've never understood the concept of the gift certificate, because for the same 50 bucks, my friend could've gotten me 50 bucks.

Comic *Dan Naturman*

Adam bit the apple and, feeling great shame, covered himself with a fig leaf. Eve, too, felt shame and

ILLUSTRATED BY GLEN LELIEVRE

covered herself with a fig leaf. Then she went behind the bush to try on a maple leaf, a sycamore, and an oak.

Submitted by *Terry Sangster*

My friend is a procrastinator. He's afraid of Saturday the 14th.

Comic *Craig Sharf*

A woman goes to the post office and asks for 50 Hanukkah stamps.

"What denomination?" asks the clerk.

The woman says, "Six Orthodox, 12 Conservative, and 32 Reform."

I can't cook. I use a smoke alarm as a timer.

Comic *Carol Siskind*

A job interviewer asked me where I wanted to be in five years. I said, "Ideally, suspended with pay."

Comic *Andrea Henry*

Three buildings in town were overrun by squirrels—the town hall, the hardware store, and the church. The town hall brought in some cats. But after they tore up all the files, the mayor got rid of the predators, and soon the squirrels were back.

The hardware store humanely trapped the squirrels and set them free outside town. But three days later, the squirrels climbed back in.

Only the church came up with an effective solution. They baptized the squirrels and made them members. Now they see them only on Christmas and Easter.

$ Your favorite new joke, funny anecdote, or crazy news story might be worth $$$. See page 67 for details.

WHAT YOUR CHRISTMAS TREE SAYS ABOUT YOU

White lights You ask houseguests to remove their shoes.
Multicolored lights You're an extrovert.
Blinking lights You have attention deficit disorder.

Homemade ornaments You have lots of children.
Strung popcorn You have too much time on your hands.
Red balls only You wish you lived in a department store.

Yellow star on top You're traditional.
Glowing Santa on top You shop at Kitsch 'R' Us.
Cutoff top You didn't measure the tree.

Vague evergreen smell You bought a healthy tree.
Strong evergreen smell You sprayed your tree with Pine-Sol.
Just plain smelly There's a dead bird in your tree.

Rebecca Munsterer

We have a WINNER for the World's Funniest Joke Contest!
It's Sweden. Go to **readersdigest.com/worldsfunniest** to read the gag that left them rolling in the aisles from here to Stockholm.

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Patty Cox
Sterling, VA

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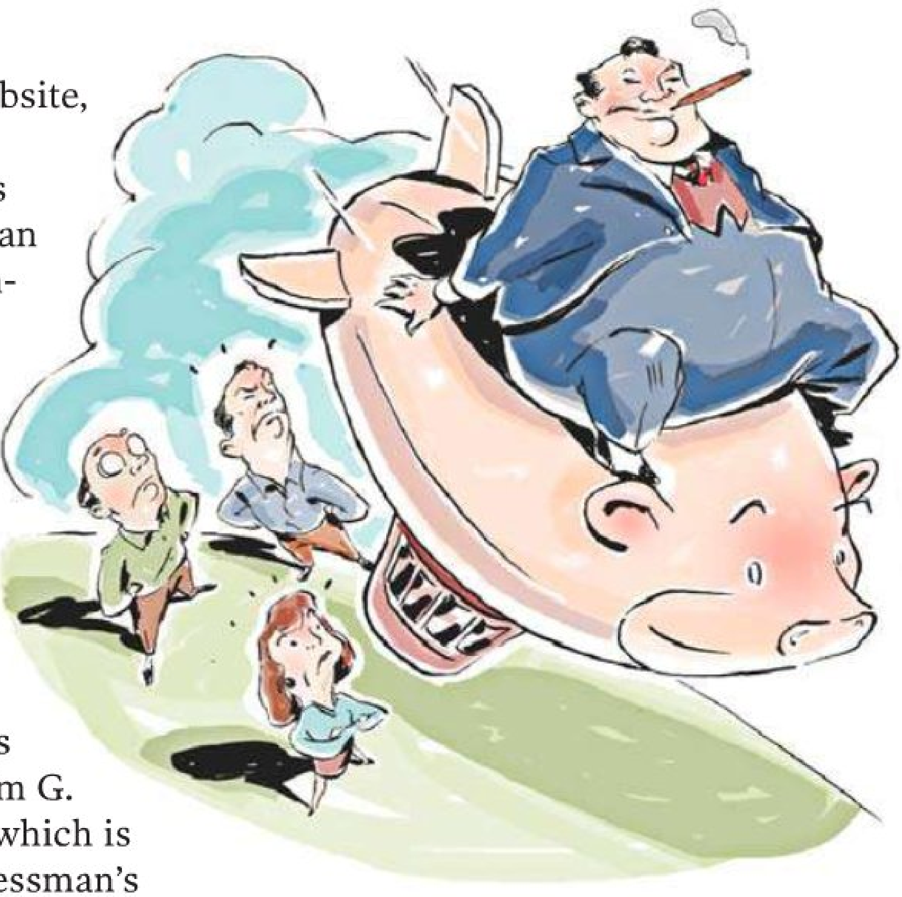
Outrageous

MICHAEL CROWLEY

Blame and Shame Awards of 2009

From spendthrift lawmakers to litigious baseball moms, seven infuriating tales of greed and abuse

Air Pork One



ILLUSTRATED BY TIM BOWER

On his congressional website, Texas Republican Pete Sessions called earmarks "a symbol to the American people of a broken Washington." So how does Sessions explain the $1.6 million budget earmark for dirigible research that he steered to an Illinois company represented by one of his former aides? As politico.com reported in July, Sessions directed the money to Jim G. Ferguson & Associates, which is not located in the congressman's district—and whose founders have no experience in aviation or engineering, let alone blimp building. Sessions's office denied that the role of former aide Adrian Plesha, who made nearly $450,000 lobbying for the company, had anything to do with Sessions's support for the earmark. If you believe that, I've got a blimp to sell you.

Michael Crowley is a senior editor at the *New Republic*.

Air Pork Two

Waste is, as we know, bipartisan. Democratic congressman Jack Murtha won $800,000 in federal stimulus funds to repave a backup runway at an airport in his rural Pennsylvania district, two hours east of Pittsburgh. Over the years, Murtha has been credited with landing some $150 million in federal money for the airport—which is named after him. It's not exactly O'Hare. Although its huge runway was built to handle jumbo jets, the only commercial planes that use it are commuter planes bound for Washington, D.C., where Murtha works. In April, one flight reportedly had just four passengers, who were screened by seven federal airport workers. Federal officials say the $800,000 runway project was approved solely because it was a good idea and was "shovel ready." There's a shovel in there all right, but it's not the kind they mean.

Evans missed her mother's last hours because a ticket agent went on her break.

Hit by Car, Lawsuit

One night in March, Christine Speliotis, 42, was driving on a quiet road near her home in Salem, Massachusetts, when a Ford Mustang slammed into her Honda van. Speliotis suffered multiple fractures that required surgery to insert metal rods and screws. The driver of the other car, 18-year-old Timothy Pereira, escaped with relatively minor injuries; the passenger, his cousin Brandon Pereira, 17, was thrown from the car and was so severely injured that he had to be placed in a medically induced coma. Police said that Timothy had been driving at 81 miles per hour—more than 50 miles over the speed limit—and charged him with drag racing. In August, Brandon Pereira's father filed a $450,000 lawsuit against Speliotis, who, authorities say, had done nothing wrong. Speliotis, the lawsuit states, "carelessly and negligent [*sic*] failed to avoid the collision with the other vehicle head-on." Pereira's lawyer explained the rationale: "Under Massachusetts law, I'm trying to get compensation for my client anywhere I can."

Customer Disservice

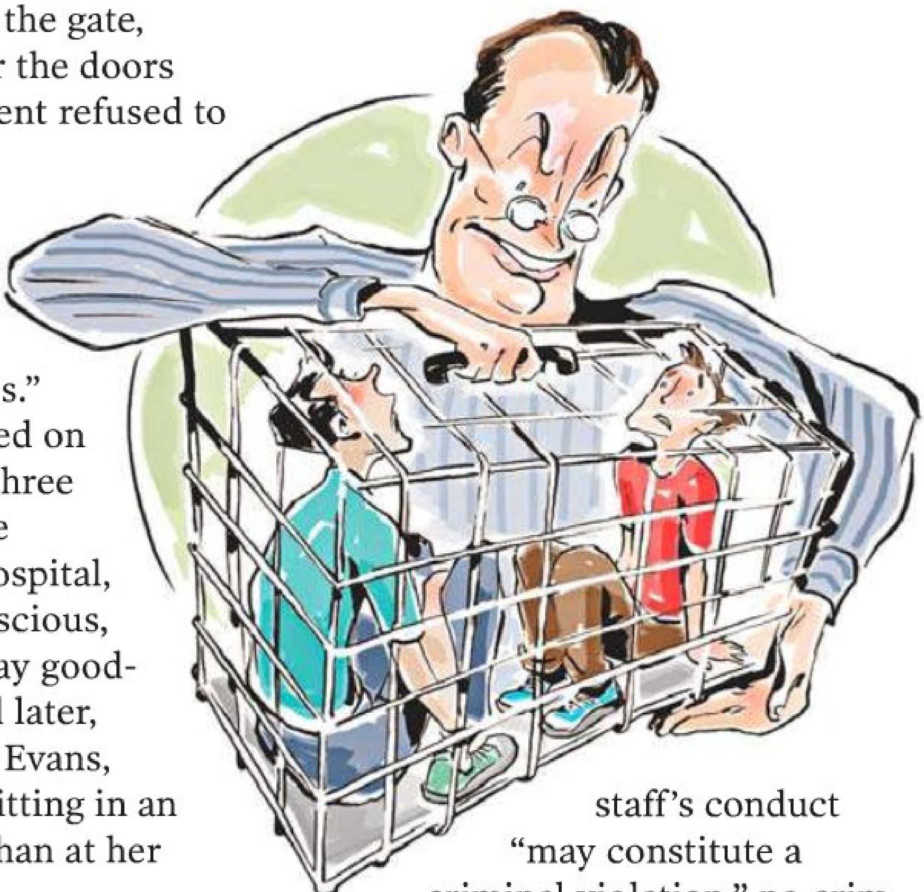
Last February, San Francisco–area resident Melissa Evans got word that her mother was close to death. Evans rushed to the airport with her boyfriend, Michael Golaszewski, arriving just 30 minutes before her 7:50 p.m. United Airlines flight was scheduled to depart for Portland, Oregon. Customers in line allowed the couple to move to the front to buy tickets. But just as they reached the desk, the only available ticket

agent announced that she was taking her break. Golaszewski pleaded with her to stay, explaining that Evans's mother was about to die. "If you have a problem with [my leaving], you need to talk to my supervisor," the agent responded.

"I was absolutely horrified," Golaszewski said. After more than ten minutes of back-and-forth with the agent, the couple finally got their tickets and sprinted to the gate, arriving moments after the doors were shut. The gate agent refused to let them board and defended the ticket agent, adding that "management really makes us work some unreasonable schedules." The couple were booked on another flight leaving three hours later. By the time Evans made it to the hospital, her mother was unconscious, and it was too late to say goodbye. United apologized later, but little good that did Evans, who had spent hours sitting in an airport lounge rather than at her mother's bedside.

Fight Club at School

Many parents complain that schools have gone too far with no-contact rules banning tag or even high fives in the hallway. But the staff at one high school near Dallas took things to the other extreme when they made students settle their disputes with bare-knuckle "cage fights" in a locker room enclosure, according to a school district report disclosed last March. One former school employee called it "gladiator-style entertainment for the staff." Investigators documented one case in which a school administrator allegedly told a security guard to take two arguing students and put them "in the cage and let 'em duke it out." Although investigators suggested that the



staff's conduct "may constitute a criminal violation," no criminal charges were ever filed—and some of the accused staffers were still working the same jobs at the beginning of the last school year.

Hardball

One of 2009's more outrageous court settlements came from Staten Island, New York. A few years ago, 12-year-old Little Leaguer Martin

Gonzalez slid into second base, suffering serious knee damage in the process. It was an unfortunate accident. The team had used Little League–approved detachable bases designed to prevent injury, and the manager said he'd taught the boy how to slide properly, according to court papers. Nevertheless, Martin's mother, Jean Gonzalez, promptly sued the manager, the first base coach (who had waved her son on to second), and the local and national Little League organizations. Last summer, Gonzalez finally settled for $125,000. Afterward, her lawyer told *ESPN The Magazine* he was being inundated with calls from other parents who wanted him to represent their kids. How long before lawyers are negotiating baseball contracts for the tykes?

The player's mother sued the manager, the first base coach, and Little League.

Deadly Delays

Now they tell us? The U.S. Department of Transportation (DOT) just held a two-day summit about the hazards of "distracted driving," which includes texting and talking on a cell phone while at the wheel. But researchers knew the dangers back in 2003, when the National Highway Traffic Safety Administration (NHTSA) collected data showing that cell phone use had caused 240,000 accidents the previous year.

Today, the government estimates that more than 500,000 people were injured and 5,870 were killed last year in crashes involving driver distraction, in many cases because of cell phone use. "Years went by when lives could have been saved," one California legislator said.

It took a Freedom of Information Act request by nonprofit watchdog groups to uncover the NHTSA's findings. Turns out that more than six years ago, the agency's researchers drafted a letter warning that a crackdown on vehicular cell phone use was necessary to prevent future deaths. But DOT officials convinced them not to mail it and to bury the findings instead. Congress had warned the DOT not to lobby for new laws, and department officials worried that releasing the report could antagonize powerful lawmakers and jeopardize the DOT's funding.

Utah and Alaska recently became the first states to pass laws threatening prison time for texting motorists who cause a fatality. Six states now ban handheld phone use by drivers altogether, and the number is growing. But why did so many people have to die before the message was received?

Outraged? Tell Michael Crowley about it at readersdigest.com/crowley.



INFINITYPHOTOGRAPHYINC.COM

Here's the Deal

JANICE LIEBERMAN

A Recipe for Savings

Cost-cutting strategies for supermarket shopping and holiday celebrations

I'll admit it: I have coupon envy. Especially when I see one of those organized shoppers with a pouch full of alphabetized clippings. If you're like me, you have all kinds of excuses for why you don't use coupons. But there are solutions.

No time to sort sales circulars and coupons from multiple stores? For $5 a month, thegrocerygame.com offers a weekly roundup of advertised and unadvertised sales in your area, linked to manufacturer coupons. Members report slashing their bills by as much as 60 percent.

No coupons for family favorites? Ecoupons.com has a trading club. Mail in your unwanted coupons (and a self-addressed, stamped envelope), then go online and select the coupons you want from other shoppers' castoffs.

No coupons for organic foods? Or green cleaning products? Try mambosprouts.com.

Janice Lieberman is the consumer correspondent on NBC's *Today* show.



PHOTO-ILLUSTRATION BY NOLA LOPEZ

The High-Tech Way

Have you ever wondered why coupons can't magically appear when you need them? Well, with some new technologies, they practically do.

Electronic coupons With the Scan It system (now in nearly half of all Stop & Shop and Giant stores), you use your customer loyalty card to get on-the-spot coupons while you

shop. Swipe your card at a small in-store kiosk to retrieve a handheld scanner. Then scan each item you're thinking of putting in your cart. If you change your mind, rescan it and put it back on the shelf.

The system stores your previous purchases, so it might produce a two-for-one coupon on the ice cream you like. Wireless technology tells the scanner when you're approaching items that have available coupons. Turn into the beverage aisle, for instance, and you might get a $1 coupon for your favorite soda.

To ring up the total, scan your card at the self-checkout area. Be prepared for random "honesty" audits.

Smart carts These supermarket carts come equipped with a computer terminal and technology that tracks your purchases, alerts you to aisle-by-aisle savings, and offers manufacturer coupons. Upload your shopping list from your home computer and the program will also reorganize it by aisle order (no more wandering around looking for capers). ShopRite and Bloom are testing the carts.

Paperless coupons Link manufacturer coupons with loyalty cards at shortcuts.com and cellfire.com. Add the coupons to your online account, and present your card at checkout.

Entertaining for Less

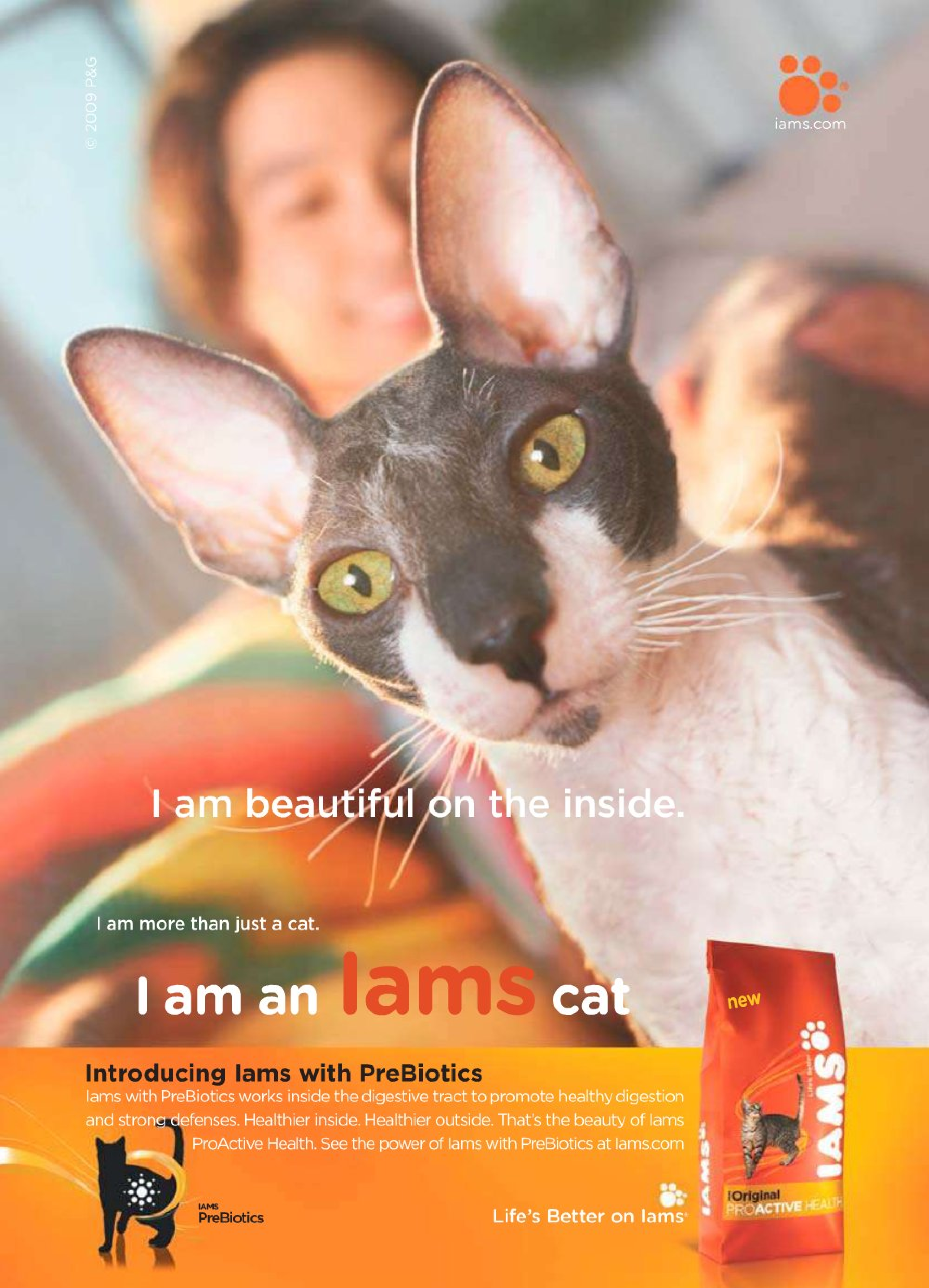
I asked Melissa d'Arabian, host of the Food Network's *Ten Dollar Dinners*, how she manages her own food bills, especially during the holidays.

- "If I'm planning an expensive meal, I'll eat cheaply the week before. I budget $20 at the supermarket. The rest comes out of my pantry. I just made salmon cakes for my family with a $1.79 can of salmon."
- "Buy protein only when it's on sale. Every week, most grocery stores discount one cut of chicken, beef, and pork by at least 50 percent. They alternate the cuts, so stock up when your favorites come up in rotation."
- "Ask the dairy manager when he puts things on clearance. At my grocery, it's 9 a.m. most days. They discount milk and yogurt by more than 50 percent four days before the sell-by date (you have about three days after that date to consume it)."
- "Look at your entertaining menu, and take one dish off the list. You'll never miss it, and you'll save money and time."

Read Janice Lieberman's blog and submit your questions at readersdigest.com/askjanice.

Sites for Savings

> **absurdlycool.com** Freebies you may need (shower cleanser, dog food) and never knew you needed (caffeinated soap, ham cookbooks).
> **coffeebeandirect.com** Gourmet coffee and tea at wholesale prices.
> **slacker.com** Free Internet radio. Over 2.4 million songs (more than three times Pandora's inventory) and no time limits. Customize your own playlist. Listen at home or on your BlackBerry or iPhone.


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Ask? Laskas

JEANNE MARIE LASKAS

FRANK VERONSKY

I just transferred *to a new department. Having worked in the same job at the same company for 24 years, I found the change exciting. The only problem is that the person I work with doesn't want me there and hoards the work. I'm left cleaning files. The supervisor is excited to have me there but has no idea how the other person feels. What do I do?* Sick of Filing

Dear Filing,
This is management's problem, not yours. Ask your supervisor to give you specific assignments, and let him or her know if your coworker is interfering. If you still have nothing to do but clean files, clean them better than anyone in history, and watch your responsibilities soar.

At what point *does "helper" cross the line to slave? My wife broke her arm, and I do everything she needs two hands to do—but does this mean I have to jump up every five minutes to get her a glass of water, carry small things, or turn off lights?* Men's Libber

Dear Libber,
Oh, relax. She needs attention and some fussing over. How long can her arm be in that cast? Six weeks? Make this a game. Say "Honey, I'm gonna wait on your every need now, but the minute that cast comes off, we're going out to celebrate my emancipation!"

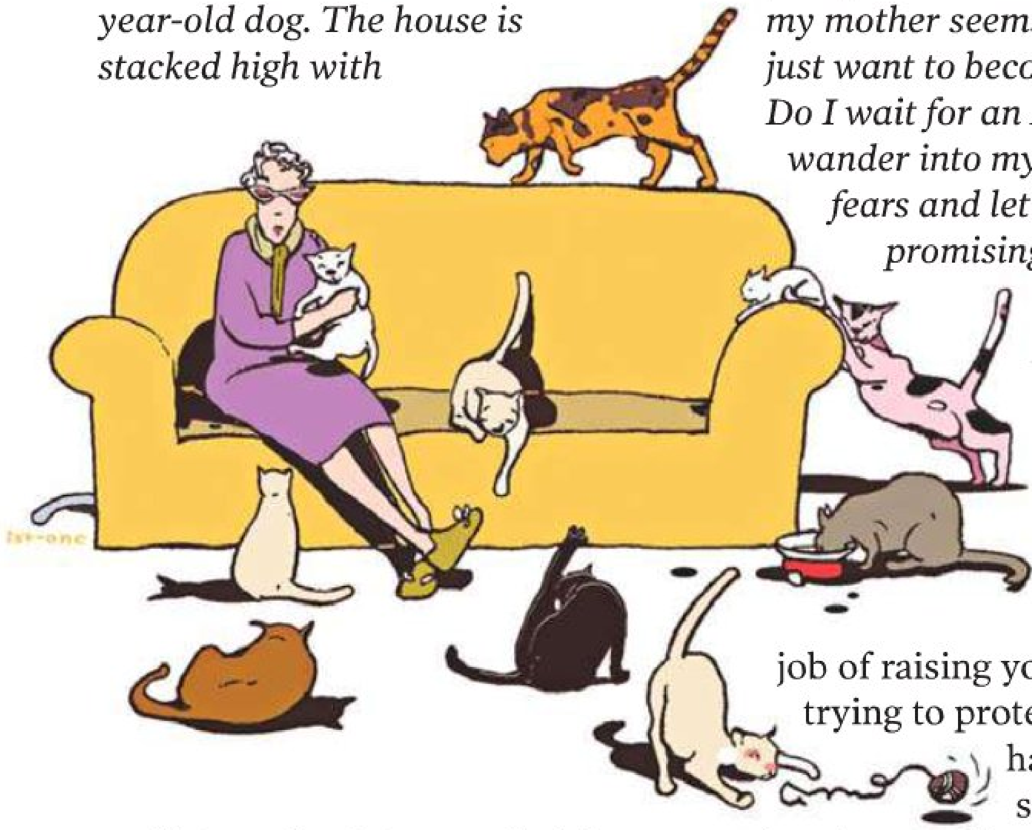
At school, *I always seem to get paired with the "difficult" person. On my sailing team, I'm matched up with one skipper no one else wants to sail with because he's short-tempered and bossy and would rather capsize than take advice. In class, I get saddled with the kid who doesn't care. I'm sick of putting up with people everyone else shuns. How can I avoid this without rudely asking for a different partner every time?* Unwilling Accomplice

Dear Unwilling,
First, take a good, hard look in the mirror. Is it possible that you, too, are one of the "difficult" ones and that's why people lump you with the

Jeanne Marie Laskas is not a shrink, but she does have uncommon sense.

schlubs? No? Are you sure? Okay, then: Be glad. Realize that others see you as accommodating and interpersonally skilled. It's a compliment! But it may be time to learn a new skill. Next time, say "How about someone else babysit the slacker and give me someone competent to work with?" Raise your foot. Put it down. Repeat as necessary until it feels natural.

My 89-year-old aunt *lives alone with several cats and a blind 19-year-old dog. The house is stacked high with*



stuff, the animals have soiled the rugs, and the place smells. My wife tells me I need to help her out and get the place cleaned. I think it's my aunt's business, and I will gladly help if asked. What do you think? Distant Relative

Dear Distant,
Whew, talk about distant! Your wife asks you to help out your aunt. Now I'm asking you to help her out. Consider yourself asked.

I'm the 25-year-old *daughter of a biracial marriage. My parents never let me see myself as an outsider and taught me to work hard and accept everyone as an equal. Hard work has paid off: I have a full-time job and own my home. Everything is fine, except when it comes to dating. Since I went to college, I've attracted more foreign-born than American men, and my mother seems to fear that the guys just want to become U.S. citizens. Do I wait for an American man to wander into my life? Or ignore her fears and let myself enjoy a promising relationship with a respectable foreign man?* Torn Between Worlds

Dear Torn,
The short answer: Ignore your mother. She's done a terrific job of raising you and is clearly just trying to protect you now—perhaps from some of the struggles she endured in what may have been a racially complicated marriage. But she can't protect you in matters of the heart. Be open to finding Mr. Right no matter where he happens to have been born. Go forth and fall in love!

Send questions about manners, parents, partners, or office politics to readersdigest.com/laskas. Sending gives us permission to edit and publish.

ILLUSTRATED BY ISTVAN BANYAI

Crafting a Business

With Etsy, Rob Kalin created a place where independent artisans can thrive

BY DONNA FENN



Kalin in Brooklyn with one of the items available on etsy.com.

PHOTOGRAPHED BY RUDY ARCHULETA/REDUX

Rob Kalin learned the secret to success while he was still in his crib. As a toddler, the Boston-born teacher's son dragged around a stuffed bunny rabbit that had been lovingly stitched together by one of his mother's students. True, one of the ears was sewn on backward, but that just added to its magic. "It always had an aura," Kalin remembers of his first handmade craft.

Kalin's appreciation for the simple and the simply eccentric inspired him to create etsy.com, an online crafts fair that may well be the largest market for handmade goods in the world. Last year, 350,000 quilters, woodworkers, and other artisans sold their one-of-a-kind merchandise on the four-year-old site. "People ask you what you want



FRANKLIN, NC
Appliqué wool pillow cover: $35, hometoroost.etsy.com



FORT WORTH, TX
Oval hoop earrings: $20, ashleyjewelry.etsy.com



SOUTH SALEM, NY
Three-and-a-half-foot-tall burlap rabbit: $350, thedollfarm.etsy.com

(PILLOW) HOMETOROOST.ETSY.COM; (EARRINGS) ASHLEYJEWELRY.ETSY.COM; (RABBIT) THEDOLLFARM.ETSY.COM

to be when you grow up," muses the 29-year-old Brooklynite. "I've always stood up for the little guy."

These "little guys" sell everything from hand-knit sleeves for Macbooks ($32) to myrtle-wood electric guitars ($3,200). And in an age of chain stores and strip malls, it seems there's still a big market for the unique: custom-made rainbow tutus, hand-painted porcelain tea sets, bookcases crafted from canoes. More than three million consumers in 150 countries purchased about $87.5 million worth of merchandise on Etsy last year. That's up from just $26 million in 2007. Kalin says Etsy has already sold $100 million worth of goods this year.

Emily Worden, the founder of Elemental Threads, a custom handbag and jewelry company in Cambridge, Massachusetts, signed up with Etsy when she started her company two years ago, and it's now central to her business strategy. She pays Etsy a 20-cent standard fee for each item she lists on the site, plus a 3.5 percent commission on everything sold. Etsy allows her to track the number of times customers click on a particular item to view it. "We can see that our bracelets are a popularly viewed item and which colors and sizes get the most views," she says. "That guides us in evolving our product lines."

Championing the cause of the solitary artisan comes naturally to Kalin, a boyishly ambitious nonconformist who wouldn't look out of place at the local skate park. Kalin's father was a carpenter and taught him early on how to use his hands. Indeed, in high school, Kalin was so hands-on with photography that he cut classes to shoot and develop photos 18 hours a day. He graduated with a D-minus average but won admission to a studio program at Boston's Museum of Fine Arts. When Kalin

learned that graduate students in his program were allowed to take design classes at nearby MIT, he put his creative skills to work—and handcrafted a fake graduate ID so he could attend.

Eventually, Kalin ended up at New York University, studying classics and working as a carpenter. One night, his Brooklyn landlord challenged him to build a website for his restaurant, Acme Bar and Grill. "I didn't know anything about websites, but I learned HTML, and I built the basic site in four weeks," Kalin recalls.

Kalin handcrafted a fake graduate ID so he could attend design classes at nearby MIT.

Kalin recognized a need for Etsy after working on another crafts site that provided "advice and a lot of hand-holding" for artisans but no marketplace for their goods. Teaming up with friend Jared Tarbell and fellow NYU students Chris Maguire and Haim Schoppik, he dashed off a fan letter to Stewart Butterfield and Caterina Fake, the cofounders of Flickr. The two had sold their highly popular photo-sharing website to Yahoo! and, it turned out, were impressed enough by Kalin's letter to take a look at his start-up. They invited the Etsy team to San Francisco for a month in 2006, mentored Kalin, and helped him raise $615,000 in financing.

Today, Etsy's staff has ballooned to 70 employees, and the company reportedly grosses more than $12 million a year. In January 2008, Kalin sold approximately 20 percent of the company for $27 million. Investors now value the firm at $100 million.

Etsy's value to vendors extends beyond what can be measured in dollars. For many, it's a way to stay connected to the crafts community. Chuck Domitrovich, a jewelry maker from Seattle, networks on the site with local artisans who work in the same medium, trading tips on technical issues like enameling. He has also connected with brick-and-mortar retail outlets through Etsy.

Heather Dehaas of Leila & Ben, a Canadian company that sells handmade sewing and crochet patterns for children's clothes, says she stays in touch with customers through the site. "The conversation feature allows people to contact us for any help they may need while working on their projects," she says. "Etsy gives people the option for a more personal experience."

Of course, Etsy has its detractors too. When the site began to take off, "we were in over our heads," Kalin says. Some Etsy merchants and shoppers complained about buggy technology, poor customer service,

and unreasonable treatment of sellers. Rival sites with names like iCraft and ArtFire have sprung up to pick off the disgruntled. Last year, Kalin hired help: Maria Thomas, former head of digital media at National Public Radio, as chief executive officer along with Chad Dickerson, a former Yahoo! executive, as chief technology officer. Kalin recently stepped away from the day-to-day operation of Etsy. He is still a major shareholder and is chairman of the board.

Now it's on to the next project for the peripatetic Kalin. His new venture is a business incubator called Parachutes. It's a 9,000-square-foot warehouse space where Kalin has gathered nine of his favorite Etsy sellers to help them grow their tiny crafts operations into bona fide small businesses.

In his own corner of the warehouse, Kalin is turning IKEA kitchen countertops into stereo speakers and reclaimed wood into desks. He has also started sewing some of his own clothes. "I have to make something physical at least once a month," says the cyberspace entrepreneur, "or I go crazy."

Getting Ahead with ROB KALIN

What's the origin of the name?
I wanted a nonsense word because I wanted to build the brand from scratch. I was watching Fellini's *8½* and writing down what I was hearing. In Italian, you say *etsi* a lot. It means "oh, yes." And in Latin, it means "and if."

What's the best piece of business advice you've ever gotten?
If you're headed down the wrong road, turn around. It was from Caterina Fake [the cofounder of Flickr]. Early on, we were looking to hire a CEO and had made an informal commitment to someone, but it didn't feel right to me. Caterina said, "If you don't feel that it's right, be honest. Don't do it and then tell yourself it will be better in six months." There's a lot that goes into making a successful business that you can't quantify, like your gut and your hunches. I didn't hire the person.

What's the mission behind your new venture?
The focus is education and community. When you're one independent craftsperson working alone, making $15,000 to $20,000 a year, there's a glass ceiling. You're always reinventing the wheel with all this stuff like accounting, taxes, shipping, and insurance. What if an accountant comes in and teaches them all about bookkeeping, or we help find apprentices for them, or arrange for a textiles factory to bring their end bolts here? You need centralization to make that work. We're building a system to teach people how to start a really small business. There is a lightness in starting something new.

Have a business? Ready to start one? Still dreaming? Get help at readersdigest.com/business.

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Wow your holiday party with this caramelly delicious favorite!



Chocolate Chex® Caramel Crunch

START TO FINISH: 15 MINUTES
MAKES: 16 SERVINGS (1/2 CUP EACH)

8 cups Chocolate Chex® cereal
¾ cup packed brown sugar
6 tablespoons butter or margarine
3 tablespoons light corn syrup
¼ teaspoon baking soda
¼ cup white vanilla baking chips

1. Into large microwavable bowl, measure cereal; set aside. Line cookie sheet with waxed paper.
2. In 2-cup microwavable measuring cup, microwave brown sugar, butter and corn syrup uncovered on High 1 to 2 minutes, stirring after 1 minute, until melted and smooth. Stir in baking soda until dissolved. Pour over cereal, stirring until evenly coated. Microwave on High 3 minutes, stirring every minute. Spread on cookie sheet. Cool 10 minutes. Break into bite-size pieces.
3. In small microwavable bowl, microwave vanilla baking chips uncovered on High about 1 minute 30 seconds or until chips can be stirred smooth (bowl will be hot). Drizzle over snack. Refrigerate until set. Store in airtight container.

Discover more great recipes this holiday at **ChexPartyMix.com**

Make Chex Party Mix!



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THE BLUE BUFFALO CO.
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@Work

I love playing Santa at the mall. But parents often have trouble getting young children to sit on my knee. It took a lot of coaxing for one little girl to perch there, so I got straight to the point.

"What do you want most of all for Christmas?" I asked.

She answered, "Down!"

Morley Lessard



"We do have good health coverage, but then, we never get old and we never get sick."

After I applied for jobs at both a library and a shoe store, my husband said he hoped that I'd get the one at the store. "It would be nice to have employee discounts on shoes," he explained. Then, without thinking, he added, "Of course, if you get the job at the library, we'll get free books." *Megan Bellamy*

For 98 percent of the students at the school where my wife teaches, English is a second language. But that didn't stop them from giving her Christmas cards. Still, their enthusiasm for the occasion sometimes exceeded their grasp of English. Among the many cards that flooded her desk were: "Happy Birthday, Grandma," "Get Well Soon," and "Congratulations on Passing Your Driving Test!" *John Hyde*

I was asked to participate in a video for work, so I brought in a couple of outfits and played thespian for a day. At the end of the shoot, the receptionist eyed me suspiciously as I walked around in outfit number two. "Have you changed clothes?" she asked. "Or did I forget to go home?" *Karen Lea*

I answer a lot of questions at the information desk at Olympic National Park, in Washington State. But one visitor stumped me: "Do you have any trails that just go downhill?" *Mike Perzel*

ILLUSTRATED BY P.C. VEY

FORM FITTING

A patient at my daughter's medical clinic filled out a form. After "Name" and "Address," the next question was "Nearest Relative." She wrote, "Walking distance."

Gia Spoor

After giving birth, I quit my job. The exit questionnaire asked, "What steps would have prevented you from leaving?" My answer: "Birth control."

Melissa Eggertsen

A friend had a waitressing position open at his diner and asked job seekers to fill out an application. Under "Salary Expected," a woman wrote, "Friday."

Marsha Marino

While I was working security at a football game, a fan spilled beer on a cheerleader's pom-poms. As a favor, I rinsed them off in the men's room. As I shook off the water, someone came out of a stall. Stunned, he announced, "That's the first time anyone's cheered me on while I was going to the bathroom." *Ruben Chavez*

Just as I began my Christmas Eve service, the electricity in the church failed. The ushers and I found some candles and placed them around the sanctuary. Then I reentered the pulpit, shuffled my notes, and muttered, "Now, where was I?"

A tired voice called out, "Right near the end!" *Rev. Douglas C. Woods*

The City of Brotherly Lies

Tour guides get bored spewing the same facts every day. So these Philadelphia guides rewrote history.

- "Trees were planted along streets so illiterate people would know the names of the streets. So Pine Street was lined with pines, etc."
- "The reason the kitchens were in the basement is because the long, flowing dresses of women would catch fire and they could run directly into the streets, instead of through the house, spreading fire."
- "The Lincoln statue in Fairmount Park shows him signing the Declaration of Independence."

Source: phillynews.com



Beef & Mushroom Lasagna

Prep: 25 min. Bake: 30 min. Broil: 2 min. Stand: 10 min. Makes: 6 servings

- 1 can (10 ¾ oz.) Campbell's® Condensed Cream of Mushroom Soup (Regular **or** 98% Fat Free)
- ¼ cup milk
- 1 lb. ground beef
- 2 cups Prego® Fresh Mushroom Italian Sauce
- 9 cooked lasagna noodles
- 1 cup shredded Italian-blend **or** mozzarella cheese

1. Heat oven to 400°F. Stir soup and milk in small bowl until smooth.
2. Cook beef in skillet over medium-high heat until well browned, stirring often to separate meat. Pour off fat. Stir in sauce.
3. Layer **½** beef mixture, **3** noodles and **1 cup** soup mixture in 2-qt. shallow baking dish. Top with **3** more noodles, remaining beef mixture, remaining noodles and remaining soup mixture. Sprinkle with cheese. Cover baking dish.
4. Bake 30 min. or until hot. Uncover baking dish.
5. Heat broiler. Broil 4" from heat 2 min. or until cheese is golden brown. Let stand 10 min.

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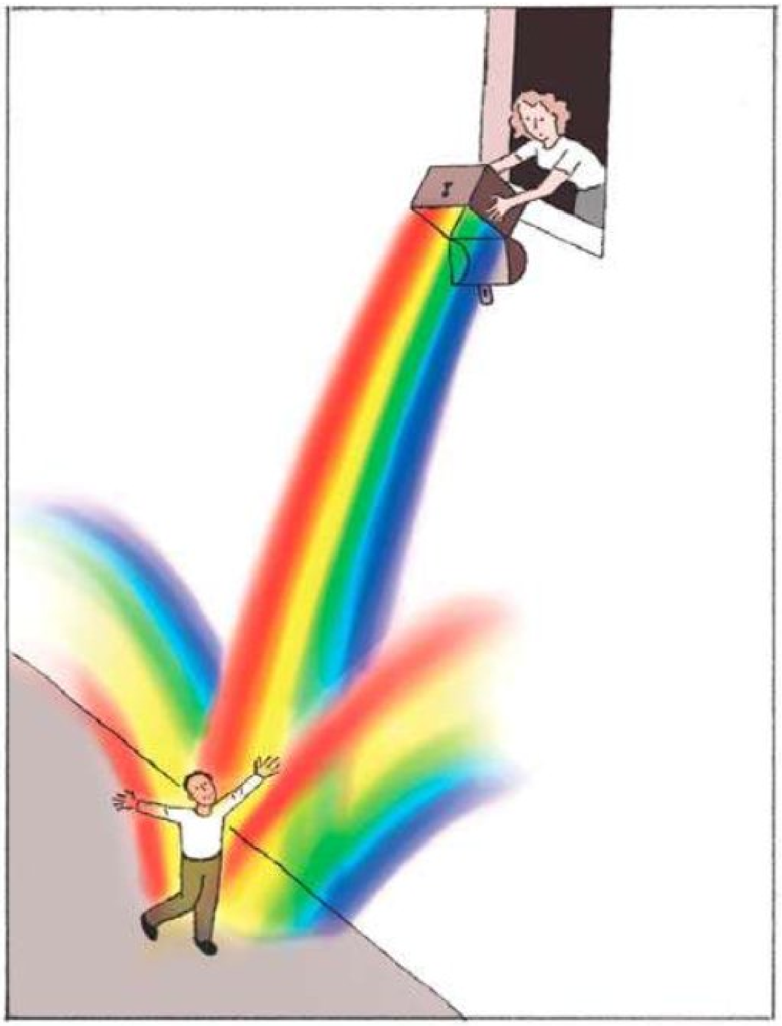
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Letting Go

How getting rid of my treasures turned out to be a great gift—to myself

BY LITTY MATHEW



The table turned out to be the hardest to give away. My husband, Melkon, and I had made it when we were dating—our very first woodworking project. Melkon had drawn a high, slim-legged sideboard on the back of a napkin at our favorite sushi joint; I'd added design touches of my own. Together, we'd shopped for streaked poplar the color of honey, chosen hand-painted Mexican tiles for the top, and set up a mini-workshop in the breakfast nook of my suburban Los Angeles apartment.

It had taken us a week to finish the thing, and its value was more than sentimental: We used it whenever we had company. So I shouldn't have been surprised that Melkon objected—loudly—when I proposed passing it on to someone else.

To be honest, though, I hadn't thought much about how he would react. I was in the middle of an experiment aimed at remaking my relationship with *stuff*—one that involved parting with some of the objects I cared about most. If my actions seemed selfless, my motives were anything but.

ILLUSTRATED BY GUY BILLOUT

A few months back, I'd fallen into a funk brought on by simultaneous downturns in the national economy, my household income, and, not coincidentally, the joy quotient of my seven-year-old marriage. Vaguely ashamed of my troubles, I kept mum about them. I was feeling cut off from almost everyone I knew, including myself.

With each Giveaway, I felt lighter, as if the weight of my worries were lifting.

Like millions of other Americans, I had come to rely on an all-purpose remedy for the blues—a trip to the mall. But now, when I got home and clipped the price tags off a bagful of blouses, I felt worse than before. In a recession, retail therapy somehow loses its restorative power.

Still, I needed some way to escape the sense of constriction that had settled over my life. So I called my pal Gloria, who's a few degrees more free-spirited than I am, a decade older, and several centuries wiser.

"I've got to find a substitute for shopping," I told her. "I want the high without the credit card hangover. Or the feeling of self-loathing whenever I open my closet."

Gloria suggested I do the *opposite* of shopping. "And I don't mean just giving to Goodwill, honey. You should try holding a Giveaway."

The Giveaway, or Wopila, is a tradition of the Lakota Sioux, whom Gloria had gotten to know while working as a journalist on the Rosebud Reservation in South Dakota. On important occasions—birthdays, weddings, funerals—the Lakota pass out gifts rather than receive them. Often, they spend months making or collecting items that will be useful or delightful to the recipients.

Gloria's Lakota friends had given her everything from new gym socks to hand-beaded earrings to sheaves of aromatic sage. In turn, she'd become a champion giver, lavishing those close to her with bounty. Gloria's special twist was to give away her own favorite possessions. Over the years, I'd ended up with mosaics she'd crafted by hand, stylish sweaters she'd barely worn, a brand-new pair of boots, and a selection of her mother's vintage dresses. For Gloria, no special occasion was necessary. "Hey," she'd say, in her child-of-the-'60s way, "there'll always be new things, so pass on the ones you have." But her motivation was clearly the same as the Lakota's: to strengthen relationships, to revel in the pleasure of generosity, and to keep from feeling that her stuff owned *her*.

As it happened, Gloria wasn't the first person to tell me about the Giveaway. My father had worked on the same reservation, as a doctor; once, before leaving on a long trip, he gave me a rainbow-striped blanket



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that a Lakota friend had given him as a token of appreciation.

He also pointed out that my own family had a similar tradition. We're the other kind of Indian, with roots in India itself. When my parents were kids there, newlyweds rarely received blenders. Instead, they invited passersby to share in the wedding banquet.

But I grew up mostly in the United States, and I'd never been to Rosebud. I wasn't sure I had what it would take to throw a Giveaway of my own.

I decided to start with something small. Gloria's sister, Marina, a fashion editor in Italy, was bedridden after a stroke. It occurred to me that my favorite earrings—petite gold hoops with tiny diamonds—might help her feel more stylish and would be comfortable to wear while propped on a pillow.

Relinquishing them wasn't easy; it took a week to work up the courage. But finally, I handed them to Gloria while we browsed the sale rack at the Gap. Feeling a bit embarrassed, I didn't mention that I was following her advice. She didn't ask, either, but simply thanked me and went on examining jeans.

Neither of us bought anything, even on sale. Yet I glided out of the store on a cloud of euphoria, as jazzed as I'd ever been after a successful shopping expedition. In the ensuing weeks, whenever I thought of Marina wearing my earrings ("She says they look beautiful on her," Gloria reported), the sensation returned full force. No purchase I'd ever made for myself had ever had such a lasting effect.

Next, I gave a green silk shawl to my friend Judy, a graphic artist who loves lush fabrics, and a heavy copper saucepan to Kaumudi, a caterer friend with a new business. Leaving the post office, I gave a book of stamps to a guy outside the door. I could tell he thought I was running a scam. "Really, it's on me," I insisted. "You don't want to go in there today." When he saw the line, he nodded and shook my hand.

With each Giveaway, I felt lighter, as if the weight of the past months' worries were lifting. Though my finances hadn't improved appreciably, my anxiety level sure had. And I felt a new closeness with my giftees. My sense of isolation was dissolving.

Then I came up with my boldest challenge yet, and perhaps my most foolhardy: to give away the table Melkon and I had made together. The recipient would be his just-married cousin Guillermo. "Let's surprise him, sweetie," I suggested over dinner one evening. Guillermo had always admired the piece, I said, and would be thrilled to own it.

My husband looked at me as if I'd suddenly begun speaking Esperanto. "And where do you suggest we put the food at our next party?"

"We'll work something out."

Until then, Melkon had silently watched my Giveaways, weighing

whether they were just an annoying new hobby or a sign of impending mental breakdown. Now I was asking him to participate. I knew it seemed unfair, but something told me that it might be good for both of us.

"But it's the only thing we've made together," he protested.

"That's what will make it so special for Guillermo and Arus."

"It's not even that nice, Litty," Melkon said, rubbing at the tabletop. "The grout is starting to crumble."

"It doesn't matter."

Like most people, Melkon was accustomed to giving away only items he no longer needed—a trash bag of castoffs on the doorstep of a nonprofit, for instance. "Let me think about it," he said.

He thought about it for a week. Actually, we *argued* about it for a week, in a series of emotional exchanges that touched on other issues we'd been avoiding—the burnout that came from starting up a business together, our frustrations with ourselves, each other, and the world. How could each of us grow without leaving the other behind? What could we let go?

By the end, it felt like we had cleared up more than just the pile of clutter that usually accumulated on the table. And Melkon was ready to part with our precious piece of furniture.

We heaved it into the back of our SUV and drove to Guillermo's place. He was waiting outside.

"You're giving us the *table*?" he cried. "Wow! It'll be the first piece of furniture in our living room!"

Melkon grinned—something I hadn't seen him do for days. "Yeah," he said. "It'll look great in your new house." We were both smiling as we drove home.

Now when we have dinner parties, we lay out the buffet on any handy surface. When someone asks where the table went, Melkon will say, glancing at me from the corner of his eye, "There's this fascinating Lakota tradition called the Giveaway. It involves not having a place for the hors d'oeuvres—and getting to know your wife a little better."

CHRISTMAS CHEER

On Christmas Eve, my nine-year-old son, David, put out milk and cookies for Santa, plus an extra treat—a beer. The next morning, David came tearing into our room. "Santa came!" he shouted. Holding up the half-full bottle of beer, he said, "See? There really *is* a Santa, because Dad would have drunk the whole thing!" *Karen Bellamy*



Advances in Weight Loss

If you pay attention to weight-loss medications, you know they're no magic bullet—they don't move the needle all that much and typically come with at least a few irritating side effects. But a drug expected to get FDA approval soon may outperform the rest. Qnexa combines two medications: topiramate, an antiseizure drug that also helps people drop pounds, and phentermine, the safe half of the notorious "fen-phen" combo that fell from favor when it was linked to heart valve problems. Why researchers are watching Qnexa closely: In a trial of more than 1,200 obese patients, those who took the highest dose of Qnexa lost an average of 37 pounds over a year—a whopping 14.7 percent of their body weight. In comparison, studies show that overweight or obese people taking Xenical (orlistat) or Meridia (sibutramine) typically lose less than 11 pounds. Qnexa's side effects appear to be minor, too—so far, nothing worse than dry mouth and tingling in the fingers and toes. "The results are impressive," says obesity researcher Arthur Frank, MD, at George



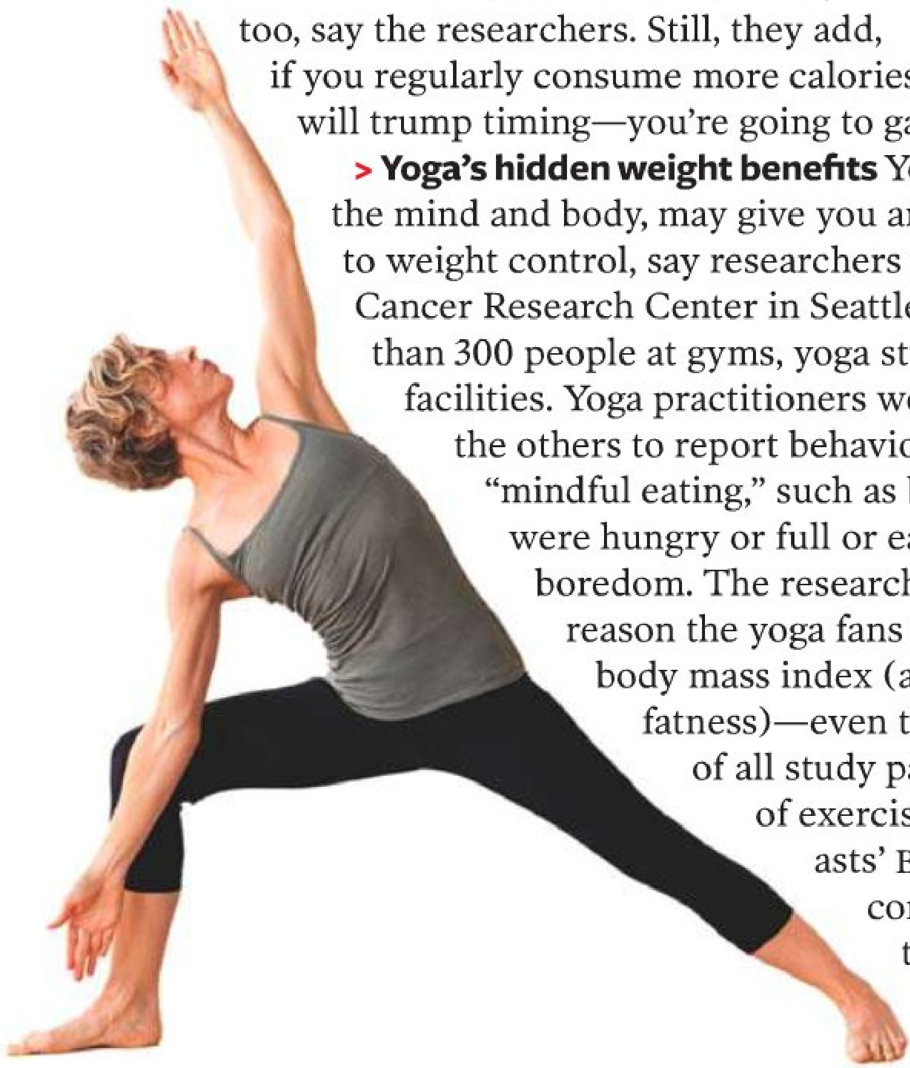
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Washington University, who wasn't involved in the Qnexa studies. "We're hopeful."

> Midnight snacks add up? Experts always say weight gain is a matter of calories eaten minus calories burned, but a new study in mice suggests calories add up faster if they're eaten when you ought to be sleeping. When researchers at Northwestern University fed mice during the day—when these animals normally sleep—the rodents gained more weight than mice that ate at night, when they're usually active. In fact, although the two groups ate about equal amounts of food and got the same amount of exercise, the day-fed mice ended up putting on two and a half times as much weight. Other studies hint that the effect holds true for humans, too, say the researchers. Still, they add, if you regularly consume more calories than you burn, math will trump timing—you're going to gain weight.

> Yoga's hidden weight benefits Yoga, that tonic for the mind and body, may give you an edge when it comes to weight control, say researchers at the Fred Hutchinson Cancer Research Center in Seattle, who grilled more than 300 people at gyms, yoga studios, and weight-loss facilities. Yoga practitioners were more likely than the others to report behaviors associated with "mindful eating," such as being aware when they were hungry or full or eating out of stress or boredom. The researchers suggest that's one reason the yoga fans generally had a lower body mass index (a standard measure of fatness)—even though more than half of all study participants got plenty of exercise. The yoga enthusiasts' BMI averaged about 23, compared with 25.8 for those who didn't practice the discipline.

Beth Howard



Numbers That Count

30%

That's how much the risk of depression dropped among people in Spain who closely followed a Mediterranean diet, compared with compatriots who ate little fish, produce, beans, and olive oil.


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Fix It with Food: Knee Pain

Millions of people have stiff, painful knees thanks to osteoarthritis. Remedies range from keeping active and dropping excess weight to steroid injections and even surgery. But research shows that you can take a tastier route to improvement:

SOY



People with knee pain reported less discomfort and used fewer pain meds after eating soy protein every day for three months, according to Oklahoma State University research. Soy is rich in isoflavones, plant hormones with anti-inflammatory properties. Study participants consumed a powdered soy drink mix that contained 40 grams of protein, but, says study author Bahram H. Arjmandi, PhD, you can get the same benefit from sources like flavored soy milk, edamame (baby soybeans), and soy burgers.

FRUIT



In a study of 293 Australian adults, eating plenty of fruit reduced the risk of developing bone marrow lesions—a marker for worsening knee osteoarthritis and pain. The knee-friendliest fruits appear to be vitamin C–packed ones, like kiwi, orange, mango, grapefruit, and papaya. The researchers suspect it's the vitamin C in fruit that protects the knee joint and supporting structures.

FISH



Many studies have found that fish and fish oil ease the joint pain and stiffness of rheumatoid arthritis. Now a study shows that the omega-3 fatty acids found in fish may block not only the chemicals that cause inflammation in osteoarthritis but also the proteins known to wear down knee cartilage. Eat two servings of oily fish (such as mackerel or salmon) weekly or take one gram of omega-3s in capsule form every day, says nutrition researcher Artemis P. Simopoulos, MD.

Janis Graham

FOODANDDRINK PHOTOS/AGE FOTOSTOCK

Chest congested?



For long lasting relief, evict mucus.

Only Mucinex® gets rid of mucus for 12 hours. Mucinex is specially made to break up mucus that causes chest congestion. And thanks to a unique dual-release formula, only Mucinex gives you 12 hours of long-lasting relief.*

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Use as directed.

→ Health



A Better Louse Trap

Every year, up to 12 million kids bring home head lice, triggering parental despair—and the use of rinses containing pesticides that need to be handled with care. Making matters worse, lice tend to become resistant to the chemicals.

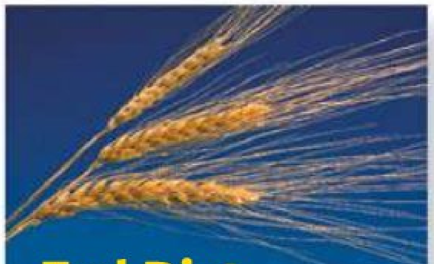
Now comes new hope: a prescription lotion called Ulesfia, which suffocates the bugs instead of poisoning them. This is a supercharged version of the classic slather-on-the-mayonnaise approach. But lice can survive being coated with mayo for hours by closing their breathing apparatuses (called spiracles). Ulesfia prevents the spiracles from closing, so lice asphyxiate within minutes. Because of the way Ulesfia works, lice are less likely to become resistant, say researchers. You'll still need to treat twice, though—once to kill live lice and again about a week later to catch any that have hatched from eggs. B.H.

Bring a Nut to the Party

Planning a holiday gathering? Include a nutritional superstar. Walnuts outrank most nuts in disease-fighting antioxidants. Eating them regularly helps cut cholesterol—but doesn't pack on the pounds. And intriguing recent research in mice and rats suggests that these nuts may help prevent breast cancer and sharpen memory.

> **Flavor-blast them.** Try this speedy method from Mark Bittman, author of *How to Cook Everything*: Measure a teaspoon or two of a seasoning accent such as curry or cinnamon, then heat with oil or a small pat of butter in a sauté pan; stir in 2 cups of walnuts, mixing constantly over medium-high heat for a minute to coat. Transfer to a large baking sheet, and bake about 10 minutes at 450°F, shaking the pan once or twice, until the walnuts have browned lightly and smell toasted. Serve at your next get-together. *J. G.*





Fad Diet Danger

Gluten-free diets are catching on across the country. But trying one may do more harm than good if you don't have celiac disease—an autoimmune disorder in which your body's reaction to gluten, a protein found in wheat, barley, and rye, damages the lining of your small intestine. In a new study from Spain, healthy adults who ate a gluten-free diet for a month had a dramatic drop in protective gut bacteria and immunity-boosting chemicals. *J. G.*



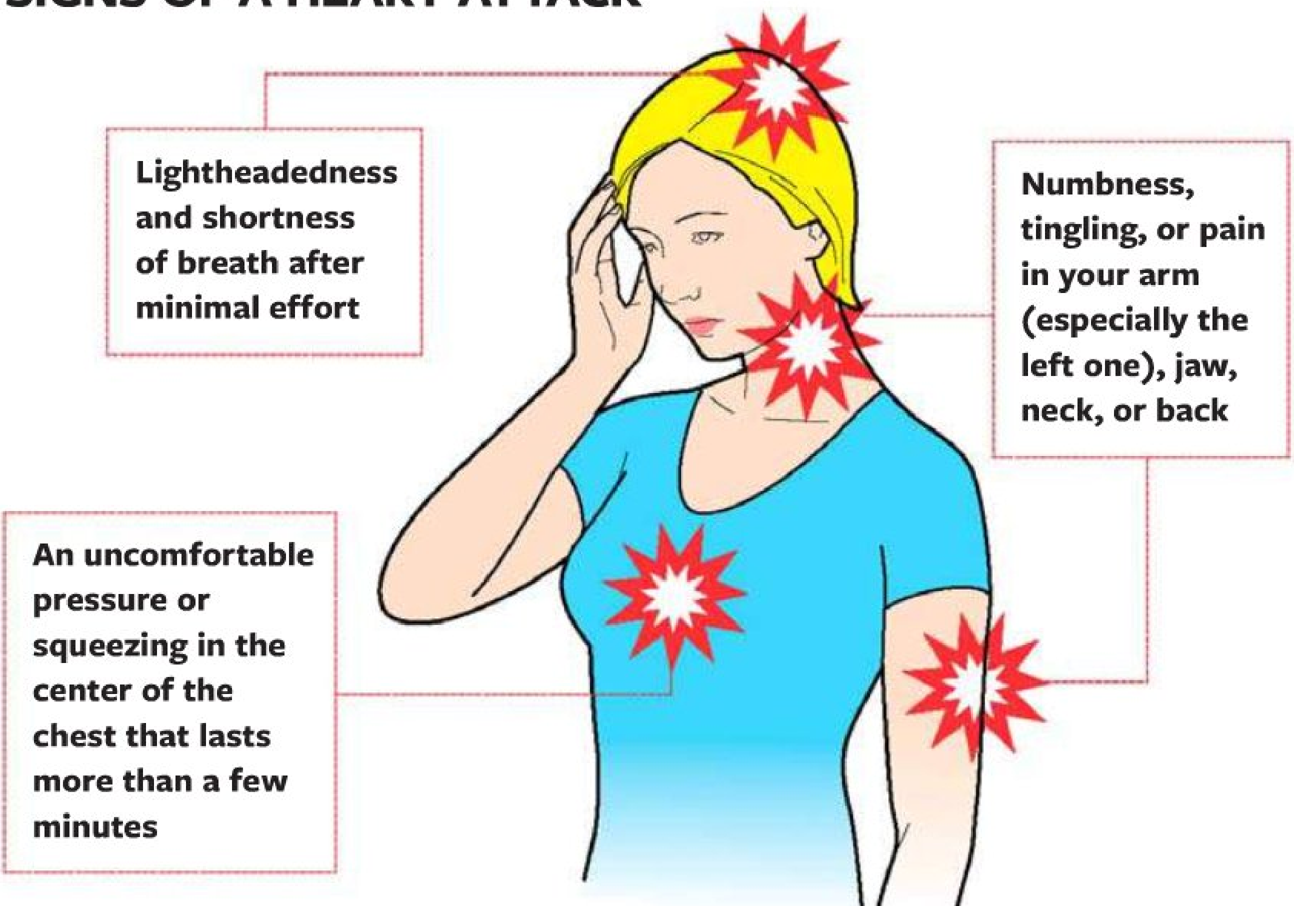
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Good Tidings for Your Ticker

Welcome news from the coronary care unit: If you suffer a heart attack today, you're more likely to survive and less likely to suffer disabling damage than you would have been a decade or two ago. So conclude two major studies that looked at heart attack data from hospitals across the country. You can thank improvements in technology, medications, and hospital care for producing a 3 percent drop in the risk of dying. You can also give some credit to widespread use of preventive measures. A heart attack seems less likely to be deadly if you're being treated for high blood pressure or high cholesterol, says Merle Myerson, MD, director of the cardiovascular disease prevention program at St. Luke's–Roosevelt Hospital in New York City.

Still, room for improvement remains. Heart attack sufferers aren't any quicker to dial 911 than in the past. "Many people still think that crushing chest pain is the only symptom of a heart attack," notes Dr. Myerson. These lesser-known warning signals also warrant an immediate call for help:

SIGNS OF A HEART ATTACK



ILLUSTRATED BY JASON LEE


The Sigma® High Performance Partial Knee.
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Laura thought the arthritis pain in her knee was just the price of an active lifestyle. It only hurt in one area, but nothing was relieving the pain. Her orthopaedic surgeon said one section of her knee was worn away, and he recommended the Sigma® High Performance Partial Knee Replacement.
Only the Sigma HP Partial Knee can replace either side of the knee or the kneecap, depending on the degree of arthritis damage. Replacing only the damaged area maintains more of your natural knee, helping to relieve pain and restore more natural movement.
After surgery, Laura realizes how much her knee pain was holding her back from the activities she loves, like hiking and horseback riding. With the Sigma HP Partial Knee, Laura is active again, and moving more naturally. Don't ignore your knee pain until it gets worse. Ask your doctor about the Sigma HP Partial Knee.
For a free information kit, visit www.kneereplacement.com/sigma today, or call 1-800-431-5682.
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Knee replacement is not for everyone. There are potential risks. Recovery takes time and success depends on factors like age, weight, and activity level. Only an orthopaedic surgeon can tell if knee replacement is right for you.
Laura
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Osteoporosis:



Q: I went to see my doctor the other day and he told me that I have postmenopausal osteoporosis. Should I be concerned?

Dr. Chu:

A diagnosis of osteoporosis should be your wake-up call to find out what your risk is for fracture. Because over time, your bones can silently weaken and lose strength, which makes you vulnerable to fracture. The good news is treatment can help you get back some of what you lost and help prevent fractures and avoid associated complications.

Ask your doctor if a prescription therapy like Once-a-Month Actonel is right for you. It's clinically proven to help reverse bone loss and can help increase bone strength to help prevent fractures.

Dr. Paul Chu–Internal Medicine
Pacific Alliance Medical Center

Doctor paid to appear in this ad.

Patient Information

ACTONEL® (AK-toh-nel) Tablets
ACTONEL (risedronate sodium) tablets 5 mg, ACTONEL (risedronate sodium) tablets 35 mg, ACTONEL (risedronate sodium) tablets 75 mg, and ACTONEL (risedronate sodium) tablets 150 mg for Osteoporosis

Read this information carefully before you start to use your medicine. Read the information you get every time you get more medicine. There may be new information. This information does not take the place of talking with your healthcare provider about your medical condition or your treatment. If you have any questions or are not sure about something, ask your healthcare provider or pharmacist.

What is the most important information I should know about ACTONEL?

ACTONEL may cause problems in your stomach and esophagus (the tube that connects the mouth and the stomach), such as trouble swallowing (dysphagia), heartburn (esophagitis), and ulcers. You might feel pain in your bones, joints, or muscles (See "What are the possible side effects of ACTONEL?").

You must follow the instructions exactly for ACTONEL to work and to lower the chance of serious side effects. (See "How should I take ACTONEL?").

What is ACTONEL?

ACTONEL is a prescription medicine used:

- to prevent and treat osteoporosis in postmenopausal women.
- to increase bone mass in men with osteoporosis.
- to prevent and treat osteoporosis in men and women that is caused by treatment with steroid medicines such as prednisone.
- to treat Paget's disease of bone in men and women. The treatment for Paget's disease is very different than for osteoporosis and uses a different dose of ACTONEL. This leaflet does not cover using ACTONEL for Paget's disease. If you have Paget's disease, ask your healthcare provider how to use ACTONEL.

ACTONEL may reverse bone loss by stopping more loss of bone and increasing bone strength in most people who take it, even though they won't be able to see or feel a difference. ACTONEL helps lower the risk of breaking bones (fractures). Your healthcare provider may measure the thickness (density) of your bones or do other tests to check your progress.

Who should not take ACTONEL?

Do not take ACTONEL if you:

- have low blood calcium (hypocalcemia)
- cannot sit or stand up for 30 minutes
- have kidneys that work poorly
- have an allergy to ACTONEL. The active ingredient in ACTONEL is risedronate sodium. (See the end of this leaflet for a list of all the ingredients in ACTONEL.)

Tell your doctor before using ACTONEL if:

- you are pregnant or may become pregnant. We do not know if ACTONEL can harm your unborn child.
- you are breast-feeding or plan to breast-feed. We do not know if ACTONEL can pass through your milk and if it can harm your baby.
- you have kidney problems. ACTONEL may not be right for you.

Tell your doctor about all the medicines you take, including prescription and non-prescription medicines, vitamins and herbal supplements. ACTONEL can interact with other medicines. Keep a list of all the medicines you take. Show it to all your healthcare providers, including your dentist and pharmacist, each time you get a new medicine.

How should I take ACTONEL?

The following instructions apply to all patients taking ACTONEL:

- Take ACTONEL exactly as prescribed by your healthcare provider.
- Take ACTONEL first thing in the morning before you eat or drink anything except plain water.
- Take ACTONEL while you are sitting up or standing.
- Take ACTONEL with 6 to 8 ounces (about 1 cup) of plain water. Do **not** take it with any other drink besides plain water.
- Swallow ACTONEL whole. **Do not chew** the tablet or keep it in your mouth to melt or dissolve.
- After taking ACTONEL you must wait at least 30 minutes
  BEFORE:
  - lying down. You may sit, stand, or do normal activities like read the newspaper or take a walk.
  - eating or drinking anything except plain water.
  - taking vitamins, calcium, or antacids. Take vitamins, calcium, and antacids at a different time of the day from when you take ACTONEL.
- Keep taking ACTONEL for as long as your healthcare provider tells you.
- For ACTONEL to treat your osteoporosis or keep you from getting osteoporosis, you have to take it exactly as prescribed. If you miss a dose of ACTONEL, call your healthcare provider for instructions.
- If you take more than your prescribed dose of ACTONEL, call your healthcare provider right away.
- Your healthcare provider may tell you to take calcium and vitamin D supplements and to exercise.

What is my ACTONEL schedule?

ACTONEL tablets are made in 4 different dosages

(amounts). How often you should take your tablet depends upon the dosage that your doctor has prescribed (recommended) for you.

- 5 mg tablets are yellow. One tablet should be taken every day in the morning.
- 35 mg tablets are orange. One tablet should be taken once a week in the morning.
- 75 mg tablets are pink. One tablet should be taken in the morning two days in a row every month.
- 150 mg tablets are blue. One tablet should be taken once a month in the morning.

If you miss your dose in the morning, do not take it later in the day. You should call your healthcare provider for instructions.

What should I avoid while taking ACTONEL?

- Do not eat or drink anything except water before you take ACTONEL and for at least 30 minutes after you take it. See "How should I take ACTONEL?".
- Do not lie down for at least 30 minutes after you take ACTONEL.
- Foods and some vitamin supplements and medicines can stop your body from absorbing (using) ACTONEL. Therefore, do not take anything other than plain water at or near the time you take ACTONEL.

What are the possible side effects of ACTONEL? Stop taking ACTONEL and tell your healthcare provider right away if:

- swallowing is difficult or painful
- you have chest pain
- you have very bad heartburn or it doesn't get better

Possible serious side effects may include:

- esophagus or stomach problems, including ulcers, pain, or trouble swallowing. Tell your healthcare provider if you have pain or discomfort in your stomach or esophagus.
- low calcium and other mineral disturbances. If you already have one (or more) of these problems, it should be corrected before taking ACTONEL.
- pain in bones, joints or muscles, sometimes severe. Pain may start as soon as one day or up to several months after starting ACTONEL.
- jaw-bone problems in some people, which may include infection and slower healing after teeth are pulled. Tell your healthcare providers, including your dentist, right away if you have these symptoms.

Common side effects include the following:

- back and joint pain
- upset stomach and abdominal (stomach area) pain
- short-lasting, mild flu-like symptoms, which are reported with the monthly doses and usually get better after the first dose.

Other possible side effects may include:

- **Allergic and severe skin reactions.** Tell your healthcare provider if you develop any symptoms of an allergic reaction including: rash (with or without blisters), hives, or swelling of the face, lips, tongue, or throat. **Get medical help right away if you have trouble breathing or swallowing.**
- **Eye inflammation.** Tell your healthcare provider if you get any eye pain, redness, or if your eyes become more sensitive to light.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

How should I store ACTONEL?

- Store ACTONEL between 68°F to 77°F (20°C to 25°C).
- **Keep ACTONEL and all medicines out of the reach of children.**

General information about ACTONEL:

Medicines are sometimes prescribed for conditions that are not mentioned in patient information leaflets. Do not use ACTONEL for a condition for which it was not prescribed. Do not give ACTONEL to other people, even if they have the same symptoms you have. It may harm them.

What if I have other questions about ACTONEL?
This leaflet summarizes the most important information about ACTONEL for osteoporosis. If you have more questions about ACTONEL, ask your healthcare provider or pharmacist. They can give you information written for healthcare professionals. For more information, call 1-877-ACTONEL (toll-free) or visit our web site at www.ACTONEL.com.

What are the ingredients of ACTONEL?
ACTONEL (active ingredient): risedronate sodium.
ACTONEL (inactive ingredients):
All dose strengths contain: crospovidone, hydroxypropyl cellulose, hypromellose, magnesium stearate, microcrystalline cellulose, polyethylene glycol, silicon dioxide, titanium dioxide.

Dose-strength specific ingredients include:
5 mg—ferric oxide yellow, lactose monohydrate; 30 mg—lactose monohydrate; 35 mg—ferric oxide red, ferric oxide yellow, lactose monohydrate; 75 mg—ferric oxide red; 150 mg—FD&C blue #2 aluminum lake.

ACTONEL® is marketed by:
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Cincinnati, OH 45202

P&G Pharmaceuticals *The Alliance for Better Bone Health*

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Because health matters

April 2008



Real-Life Miracles

Wishes that come true or bounty out of the blue, these amazing stories will rekindle your wonder

BY GARY SLEDGE

A Young Girl's Gift

One Sunday afternoon last December, Ann Sutton happily watched over a holiday cooking spree in her kitchen. Son Mickey stirred up a batch of candy. Daughter JaKeilla and her boyfriend, Frank, popped cookies in and out of the oven. In the middle of it all was younger daughter Kinzie, a seven-year-old dynamo who munched on cookies and called out instructions from a table covered with red and green place mats.

With a social worker mother and a youth worker father, the Sutton children had inherited their parents' commitment to service and knew never to take their good

PHOTOGRAPHED BY TAMARA REYNOLDS



Kinzie Sutton opened her bank—and her heart.

fortune at Christmas for granted. The median household income in Wayne County, Kentucky, where they lived, was only $28,000, and the Suttons' dinner conversation often turned to local families in need. Many of Ann's clients had lost jobs when the houseboat industry in nearby Monticello collapsed. Many others hadn't recovered from the downturn in the coal industry.

Knowing how much her own children loved presents at Christmas, Ann always tried to seek help for one or two destitute families. This year, Kinzie was thrilled that Santa Claus would make a special visit to a 22-year-old mother named Ashley who worked in a factory and was raising her 12-month-old son, Evan, and her 12-year-old brother, Kenny, by herself.

Amid this joyful Sunday, the phone rang. A representative from a local organization was calling to say that the aid Ann had requested for Ashley had fallen through. No Santa Claus, no presents, nothing.

Ann saw the cheer vanish from her children's faces at the news. Kinzie's chatter stopped. Without a word, she slipped down from her chair and ran from the room. Back in the silent kitchen, it didn't feel much like Christmas anymore.

Kinzie returned, her face set with determination. She had opened up her piggy bank, and now she counted out the coins and crumpled dollar bills, one by one, onto the kitchen table: $3.30. Everything she had.

"Mom," she told Ann, "I know it's not much. But maybe this will buy a present for the baby."

Then suddenly everyone was reaching into pockets and purses. Mickey and Frank gathered small bills and handfuls of change. JaKeilla ran into her room and cleaned out her *Wizard of Oz* coin bank. Adding to Kinzie's gift became a game, with everyone hunting for loose change. Kinzie's squeals of joy rang through the house.

As the money piled up on the kitchen table, Frank began rolling coins into paper sleeves. By the time the search ended, there was a small mountain of bills and a neat stack of rolled coins. The total: $130. "God multiplied your gift," Ann said to Kinzie.

At a breakfast meeting the next day, Ann told her coworkers about her daughter's latest project. To her surprise, staff members began to open their purses and empty their pockets to add to Kinzie's stash. The generosity was contagious.

Throughout the day, Ann's colleagues dropped by with contributions. Each time a little money came in, Ann called home. And with each report from her mother, Kinzie would scream into the phone and do a little dance of triumph.

By day's end, the story of Kinzie's gift had spread beyond Ann's office. She received a call from an anonymous donor. If a seven-year-old could give everything she had, he said, he should at least match her gift 100 to 1. He contributed $300.

The total was now $500—plenty for a Christmas for three.

That evening, Kinzie went with her mother and sister to spend the money. They bought pants, shirts, pajamas, and household necessities in bulk. There was a pair of cool-looking boots just right for a 12-year-old boy, a pretty scarf for Ashley, and heaps of toys for the baby. They even had enough to buy food for a Christmas dinner.

On Christmas Eve, Ann drove through the pouring rain to the small trailer where the family lived, then backed her Trailblazer close to the door. When Ashley opened the door, Ann stood under her umbrella and wished the astonished woman a merry Christmas. Then she began to unload the gifts from the car, handing them to Ashley one by one.

Ashley laughed in disbelief, and still the presents came. Ann abandoned the umbrella, and the young woman joined her in the rain, passing gifts inside to Kenny. "Please, can I open up just one tonight?" he begged. Soon both women were soaked to the skin, and surprise had turned to something deeper, the kind of joy that brought them close to tears.

Reflecting on a little girl's generosity, Ashley says she hopes she'll one day be able to do something similar for someone else in need. "Kinzie could have used that money for herself, but she gave it away," Ashley says. "She's the type of kid I'd like my son to grow up to be."

A Little Kindness

In the snow-covered desert on the Iraq-Syria border, Marine major Brian Dennis watched a pack of wild dogs circle the mud fort where he and his unit had stopped to rest and eat. The dogs had come for food scraps. Every time Dennis's Border Transition Team passed through the area to patrol the ruined villages on the border, the 15 mongrels were waiting.

> "I didn't think he'd make it through the night," the soldier said. But in the morning, the dog was still alive—in pain but alive.

The leader of the pack was a gray-and-white German shepherd–Border collie mix with a black snout. The soldiers called him Nubs because sometime during his short, brutal life, someone had clipped his ears. Another casualty of war.

Nubs and his pack had shown up every week for three months. Locals considered the dogs nuisances and thieves, but Dennis, a 36-year-old F-18 fighter pilot on his second combat tour, developed a friendship with Nubs. This dog was an oddity. Though he was constantly fighting for domi-

nance among the pack, he was also a clown. Around the Americans he jumped, rolled around, and performed antics for food. He reminded Dennis and his Marine comrades of pets back home.

That cold day in December 2007 as the dogs circled around, something was wrong with Nubs—he was shaking and barely able to stand. Dennis looked closer and saw that there was a gaping puncture wound in the right side of his chest. The fur around it was matted with dried blood, and the wound looked infected. Villagers told Dennis that an Iraqi soldier had stabbed the dog with a screwdriver.

Dennis couldn't stand to see the dog suffer. He located the team medic, and together they cleaned the wound, applied an antiseptic cream, and gave Nubs an oral antibiotic. By the time they'd finished, temperatures had dipped below freezing. "I didn't think he would make it through the night," Dennis said.

But in the morning, Nubs was still alive—in pain, staggering, but alive. The team had to leave, so Dennis knelt down to say goodbye. "Stay strong," he whispered to the dog.

Ten days later, Dennis's unit was back—and so was Nubs. He was still weak, but the men fed him and played with him as they always had. When this visit was over and the unit once again pulled out, heading for their combat outpost 70 miles to the south, the Marines watched as Nubs, slow but determined, loped after their departing Humvees. He followed them far into the trackless wasteland until the men lost sight of him.

Two days later, Dennis was meeting with Iraqi officers at the outpost when one of his men came running in. "You're not going to believe who's outside," the soldier said. Dennis went out expecting anything—except what he actually saw.

There was Nubs. "That's impossible," Dennis said. The dog had tracked him across 70 miles of frozen desert, braving wolves and militants to reconnect with the friend who had saved his life.



Marine major Brian Dennis with his determined dog, Nubs.

It was the Christmas season, but you don't really have holidays in a war zone. Soldiers may have something special for dinner; some pause to pray or reflect. Still, the bombs and snipers don't go away. "You can't take the day off because it's Christmas," Dennis says. "There's still a mission to do." But this year, in this camp, Nubs arrived as a gift for 50 Marines.

Until the top brass found out. Keeping animals is against regulations, and word came down from above to get rid of the dog by "any means necessary." They gave the men four days.

Dennis had to save this mutt. "We'd slept in the same dirt, run around in



the same ruins," he says. "I decided that this dog, who had been through war and abuse, was going to live the good life."

So he looked for a way to ship Nubs to America. He searched the Internet and found a couple in San Diego who were willing to care for the dog until his combat tour was over. Family and friends quickly raised $4,000 for a plane ticket, a travel crate, and vaccinations. Nubs left the desert and flew from Jordan, across Europe, and on to Chicago and then California. A month later, Dennis arrived at Marine Corps Air Station Miramar, just north of San Diego.

When man and dog were reunited, at first Nubs didn't recognize the guy with the wide smile and shaved head. This was not that dirty Marine in armored battle gear. But within minutes, the dog jumped into Dennis's arms, leaping up again and again to lick his friend's face.

"If you do something kind for someone, an animal or a person," Dennis says, "he won't forget you." Nubs didn't forget his friend when he returned to Iraq for another tour last

PHOTOGRAPHED BY LORI STOLL

March either. The two were reunited again in September, and a children's book about their experience that Dennis coauthored, *Nubs: The True Story of a Mutt, a Marine & a Miracle*, has just been published.

> Gail believes this—that at the loneliest moment of her life, a surprise and a treasure, a message of love, "was put there for me to find."

A little care and concern in the midst of war will not redeem a violent world. The Christmas promise of peace and goodwill, cynics say, is an illusion. But then there are a million small stories, like the story of a soldier and a dog, to remind us that the impossible is always waiting, straining to become real.

The Magic Writer

Gary Cotter was a big, solid guy who had earned his living as an industrial spray painter. He loved old cars, Irish music, and telling stories to his friends after work at the Omega, a 24-hour diner. Most of all, Gary Cotter loved his kids, his grandkids, and Gail, his wife of 37 years.

He loved Christmas too. Every year, it was Gary who picked out the tree, hung the decorations, and strung cards around the family room of their home in Bay View, Wisconsin. Exuberant, affectionate, vivacious—to his family, Gary was larger than life.

In 2006, he was diagnosed with oral cancer. By Thanksgiving of 2007, he was dying. His family moved him from the hospital to receive hospice care at home. Yet, as if he could not bear to say goodbye to his loved ones at the time of year that meant so much, Gary hung on into the Christmas season.

It was Gail who swallowed her anguish on December 18 and gave her husband permission to leave them. She held Gary's hand and told him, "It's okay to go."

When Gary stopped breathing, Gail called her daughter, Michelle, who lived across town. "Dad's gone," she said. Michelle rushed to her mother's side. On the drive over, she turned on the radio and heard "I'll Be Home for Christmas." Every time she turned on the radio for the next week, she heard the song and was comforted. But Gail was overcome by her loss.

By April, Gail had moved in with Michelle and her husband and their daughters, ages three and one. And just like that, it was Christmastime again, the anniversary of Gary's death. The holiday had become joyless for Gail. She missed Gary's touch, his voice, the way he filled the room, the way he filled their lives.

Readers Share the Miracles in Their Own Lives...

The sunrise my father and I watched standing at the top of one of the Smoky Mountains.

Marilyn M., Huntington, Indiana

Our son fell 40 feet off his barn roof onto cement and didn't break any bones.

Ladonna S., George, Iowa

All the factors that came together to help me find the daughter I had given up for adoption.

Sandy M., Soda Springs, Idaho

A bumblebee flying.

Karen D., Inverness, Florida

My husband getting out of the Pentagon on 9/11.

Patti G., Fort Bliss, Texas

The way my mother always knew I was coming home, even when I tried to surprise her. She would always have that extra baked potato in the oven.

G. E. G., Coeur d'Alene, Idaho

Losing my wife and business and surviving bankruptcy all at once, without dying of stress.

Jack K., Oklahoma City, Oklahoma

During a serious kidney stone attack at age 37, I went into a coma and saw a light at the end of a tunnel. I regained consciousness and lived. I am now 88 years old.

Euphemia R., Arcadia, California

Understanding how and why my grandfather acted like he did, now that I have grandchildren of my own.

Steve M., Sunapee, New Hampshire

Some would say that my actually getting married was a miracle.

Don L., Sherman Oaks, California

The Grand Canyon.

Kimberly V., Orrville, Ohio

I survived flying into a thunderstorm in a small airplane. It required more than my piloting skills. I was being watched over.

Bill B., Versailles, Kentucky

The births of my children and grandchildren.

MaryLou M., Ooltewah, Tennessee

The days are filled with miracles: a flower blooming, my heart beating, the purr of a cat, the Internet.

Barbara F., Penfield, New York

I feel that someone turning his life around for the better is a miracle.

Susan D., Stanford, Montana

Love for the unlovable.

Mary C., Mount Vernon, Ohio

Forgiveness.

Laura W., Aston, Pennsylvania

Our son died of a brain tumor at 17. On the second anniversary of his death, as I was driving to work, a double rainbow appeared in the clear sky. One end was on the road in front of us and the other at the cemetery where he was buried.

Peggy H., Boone, North Carolina

Microwave ovens. Color TV. Finding someone who actually loves me for who I am. Steve R., Athens, Pennsylvania

Our country has gone from slavery to the election of an African American president.

Colleen D., Bonner Springs, Kansas

Being able to have enough income to share with others less fortunate.

Carol S., Islamorada, Florida

I was saved in a fire by the vision of my first-grade teacher telling me how to survive. Larry W., Pahokee, Florida

Hearts changed.

Suzi E., Howell, Michigan

A father who wrote poems to his wife and loved her forever.

Joanne L., Plymouth, Michigan

Surviving two cancers for almost ten years!

Connie R., Denver, North Carolina

One I haven't witnessed is the Vikings winning a Super Bowl.

Jann W., Maple Grove, Minnesota

The miracle of friendship.

Regina W., Columbus, Ohio



Gail Cotter with her daughter, Michelle, and her message of hope.

Concerned about Gail's continuing grief, Michelle often planned outings with her mother. One evening, she suggested that they go shopping at Big Lots, a store where her father had enjoyed hunting for bargains. For Gary, a trip to Big Lots at Christmastime had been a treasure hunt, with surprises around every corner, all destined for those he loved most.

As mother and daughter pulled into the parking lot, Gail, conscious of Michelle's worry, tried to put on a cheerful expression. She knew that her granddaughters were eagerly awaiting the surprises that always turned up on Christmas Day. But without Gary, shopping at Big Lots was sad.

Inside the store, the women split up to search the shelves and tables for gifts for the girls. Gail wandered listlessly to the back of the store, where she saw a stack of Magic Writer tablets, popular doodle pads that kids

PHOTOGRAPHED BY KEVIN J. MIYAZAKI/REDUX

can draw on and then clear by pulling a knob. Gail picked up one of the tablets to try and saw something written on it. She turned the screen sideways to read the markings. Suddenly, she froze.

In bold block letters, the message said "I love you Gail."

Gail called out to her daughter: "Shelly, come here, quick."

Michelle was a few aisles away, looking at dollhouse furniture. "What is it? Just tell me, Mom," she said. Gail called out again. This time, Michelle heard the urgency in her mother's voice. She ran over.

Gail was holding out the tablet in trembling hands. "Did you write this?" she asked her daughter. Michelle shook her head.

The handwriting didn't look like Gary's. Gail is a common enough name. Anyone passing through the store could have written the words for any reason and at any time—a teenager teasing his girlfriend, a husband writing an apology to his wife, a father showing affection for a young daughter. But Gail knew whom the message was for.

"Oh, my God," she said. "Dad left me a sign."

Gail bought the toy, telling the woman at the checkout counter not to erase the message. Then she and her daughter took it home. Gail put it in her bedroom, out of the kids' reach—one light touch and the message might vanish forever. A year later, it's still there: a promise for all Christmases to come.

Gail is a practical woman. Neither she nor her daughter is easily fooled by cheap mysticism or discounted grace. But Gail believes this—that at the loneliest moment of her life, a surprise and a treasure, a message of love, "was put there for me to find."

Every child knows that Christmas is a season of surprises. And every adult knows that hidden amid sorrows and joys, disappointments and losses, closeouts and odd lots of discounted items, the ultimate surprise is love.

NO EXPECTATIONS

Sequels to a few literary classics might start something like this:

"Gregor Samsa awoke one morning to find that his chronic metamorphosis had worsened, transforming him from a giant cockroach into an HMO executive." From *The Metamorphosis II: Another Step Down* by Turk Regan

"Call me, Ishmael." *Moby Dick's Guide to Dating at Sea*, Anonymous

"It was the 1986 Mets, it was the 1962 Mets."
From *A Tale of Two Teams* by Lucas Rizo

Book: The Sequel, edited by Clive Priddle (PublicAffairs)


WHEN THEY LAND YOU ON THE ICE AND THAT PLANE TAKES OFF
YOU THINK THIS WOULD BE A ROMANTIC MOMENT...
BUT IT IS NOT.



The Challenge

Trek 700 miles to the end of the earth. Alone. In record time. And live to tell the tale.

Journey to the South Pole

BY TODD PITOCK
ILLUSTRATED BY OLIVIER KUGLER

One eye was frozen shut. He hadn't slept in days, and he was hallucinating.

The visions had been appearing for 36 hours already. Out of one eye, he could see his grandfather's house, but when he turned to look, it would disappear. His grandfather, wife, sisters, and nephew would all appear behind him. He knew they weren't really there—his grandfather had died in 2002, and the others were back in the United States—but he figured he'd go with it anyway.

"We're going to be okay," he told his visions. "We're going to make it."

He kept repeating the last line, knowing even as he spoke that his chances of survival were diminishing by the hour.

Todd Carmichael, a 45-year-old adventurer from Philadelphia, had spent 39 days alone in Antarctica, where he'd walked almost 700 miles pulling a sled he'd named Betty the Pig. He'd lost 50 pounds, and his chest was as tight as if his ribs were bound in plaster. The wind, sometimes reaching 100 mph, struck his body like a boxer's blows.

The Pig—piled with 260 pounds of supplies, mostly food, when Carmichael started out more than a month earlier—was down to 60 pounds. But he'd lost so much strength that the sled felt just as heavy as before. He suspected his feet were frostbitten but couldn't take off a boot to check; if he did, his foot would swell and he wouldn't be able to get the boot back on. Many trekkers had died because of bad feet.

He'd been hiking for more than 40 hours without stopping. The finish line—the American-operated research station at the South Pole—was so close, he thought he could see it. The trouble was, he couldn't be sure it wasn't another hallucination.

He faced a crucial choice: Keep pulling the sled and risk imminent collapse and death. Or drop the Pig and walk on without his gear and supplies. There was no margin for error if he misjudged the distance or the station wasn't really there.

He dropped the Pig.

"I'll come back for you," he said. "I won't leave you here. I'll come back."

Carmichael had set out on a similar journey the year before. But weeks of unrelenting blizzards—fierce weather even by Antarctica's forbidding standard—had forced him to call for rescue. Quitting had been humiliating. At home, he'd fallen into a depression.

"Failure stays with you," says Carmichael, six feet three with a shaved dome, deep-set eyes, and broad shoul-

Day 7 "Zero visibility, extremely low temperatures, blowing winds. It's going to be a rough day."



ders. "That feeling, from the moment I was evacuated, did not go away, day in and day out. I lived in it. I couldn't move on." The only thing that would assuage him was to try again. This time, he set his sights on a world record.

Fewer than a dozen people had ever done what Carmichael was attempting: 690 miles alone, unassisted, and unsupported—no food drops, no medical care, no animals pulling the sled—from the west coast of the Southern Ocean to the Geographic South Pole. The record for the fastest solo trek, which Carmichael was aiming to break, was held by a British woman, Hannah McKeand: 39 days, 9 hours, and 33 minutes. Carmichael would be the first American.

"It's no different from challenges other people might want to face," Carmichael said before he departed, on November 12, 2008. "This just happens to be mine. It's a very primal thing, the desire and willingness to trek across vast distances. We've loaded up carts and pulled since the dawn of man."

His wife, Lauren Hart, 42, understood this about him. They met in 2004, when she was interviewing him for a Philadelphia TV station. She asked why he'd never married. "Because I'm a trekker," he said. She recognized that his journeys weren't just a hobby; rather, they tapped into something deeply nomadic in him—something that went beyond competition to embrace, as he put it, "that sense of being completely off the grid."

They married in 2005, and at home Carmichael was a devoted, even conventional husband, running the business he founded—La Colombe Torrefaction, a high-end coffee roaster and retailer—and accompanying his wife to Philadelphia Flyers games, where she sings the national anthem. She missed him when he left on long treks, but she didn't try to stop him. A cancer survivor, Hart knew what it



meant to reach exhaustion and press on. After Carmichael failed in his first Antarctic attempt, it was his wife who encouraged him to set out again.

He did it with another loved one in mind. His grandfather, a World War II pilot, had painted "Tout Jour Prest," Old French for "always ready," on his plane. Carmichael had the phrase tattooed on his right arm.

made sense. He had never planned to *walk* to the Pole.

But he couldn't quit. From age 17, when he'd traversed Washington's Columbia Basin desert for a week by himself, to dozens of other solo treks across forbidding routes through the Sahara and Saudi deserts, he'd conceded defeat only once, in Antarctica.

"I've come so far, and I'm never going to get another shot," he told the video camera he brought to record and verify the journey. He was disheartened—but still determined to beat the record.

Tout jour prest.

Day 22 "My cheeks ache so bad. I feel like I've been punched in the face. Cold hurts."

The temperature was 35 below zero when Carmichael began his trek. At Hercules Inlet, the starting point, he duct taped his cheekbones and nose to soften the impact of frost and wind. He pulled on his wool Flyers cap and goggles, strapped on cross-country skis, and harnessed Betty the Pig to his shoulders. He glanced at his marine compass, his main navigational tool, which he secured below his chin by soldering quarter-inch copper pipes into a kind of metal bow tie. Then he set off.

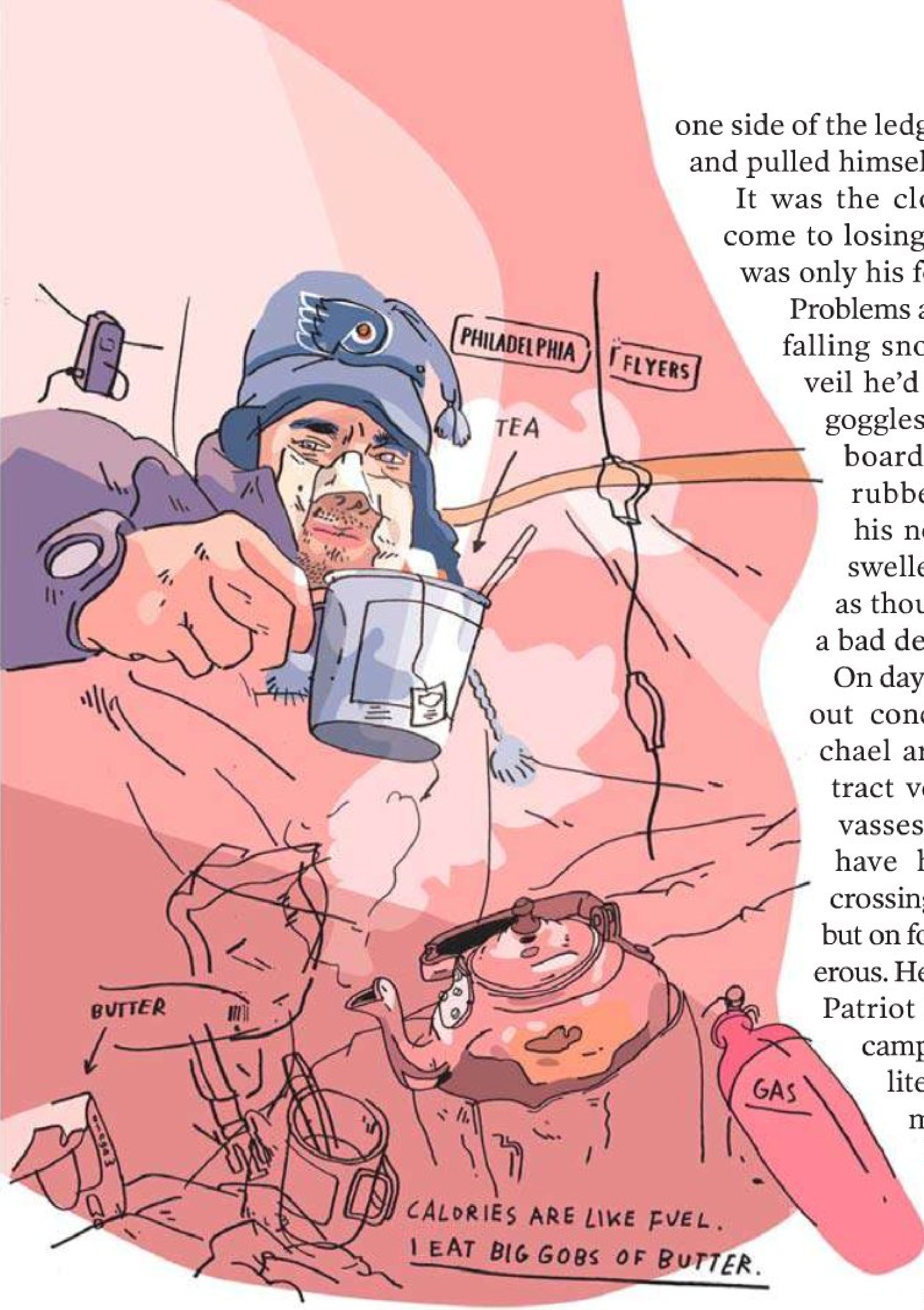
The first incline ran unrelenting for 57 miles, the slope intensifying the impact of 65 mph gusts that could knock the air out of your lungs. The wind had sculpted snow and ice into formations called sastrugi, sometimes as tall as a man, sometimes as wide as a ship. Otherwise, there was nothing to see—just a vast, barren landscape.

Eight miles in, Carmichael's ski binding broke, then a ski pole. Calling off the trek at that point would have

Within two weeks, he was 50 miles behind McKeand's pace. He recalibrated, increasing his daily schedule from seven to ten 70-minute marches—a goal of 19.7 miles per day—to make up the deficit. In business, Carmichael believed the key to success was sticking to a plan without compromise. If you let yourself slip, laxness would defeat you.

"You can never stray from your routine," he said. "If you rely on adrenaline or emotion, you burn out. Inspiration comes from doing the work, not as a catalyst to do the work."

But keeping to a plan isn't always possible, and it didn't take long for some of Carmichael's worst fears to materialize. In Antarctica, nature it-



self lays traps. Tiny shards of ice collect on one side of a crevasse until they bridge the gap, creating a solid-looking veneer hiding a seemingly endless blue abyss. Carmichael stepped on one such bridge only to feel the ground yawn beneath his feet. He caught himself on one side of the ledge, held on tight, and pulled himself up.

It was the closest he'd ever come to losing his life. And it was only his fourth day out.

Problems accumulated like falling snow. A neoprene veil he'd attached to his goggles stiffened into a board of frost and rubbed the skin off his nose. His cheeks swelled from the cold as though he'd been to a bad dentist.

On day seven, in whiteout conditions, Carmichael arrived at a long tract veined with crevasses. He wouldn't have had a problem crossing them on skis—but on foot, it was treacherous. He checked in with Patriot Hills, the base camp, using his satellite phone. "Do not move," they told him. "Absolutely do not move."

Carmichael took stock of his position relative to McKeand's record. I'll take that advice under consideration, he thought to himself, and pressed on.

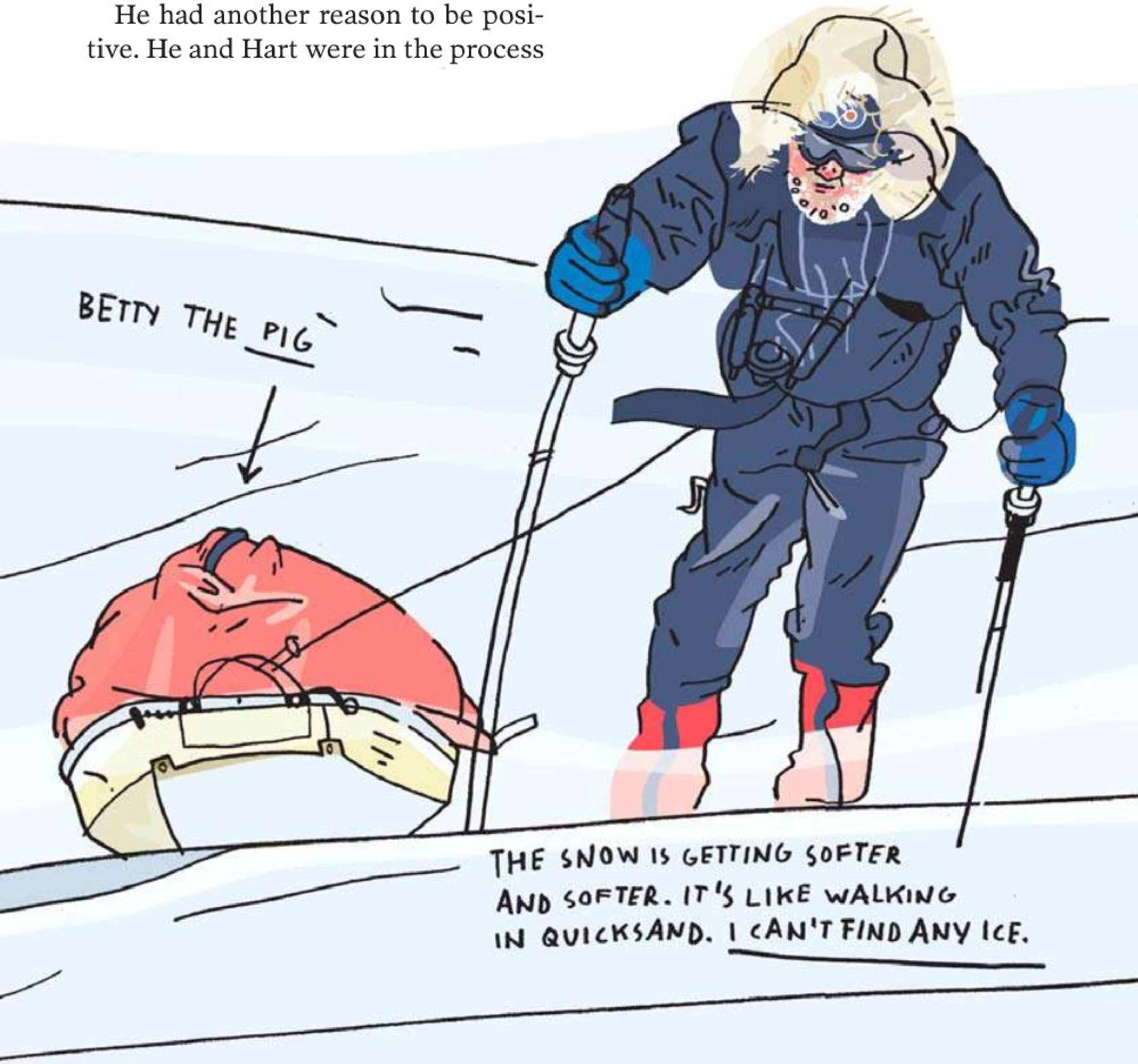
Now he was covering at least 19 miles a day. Once, he went 26.6 miles, thought to be the longest anyone has trekked in Antarctica in a single day. His agony

was matched by surges of joy, when he believed he was doing what he was put on earth to do.

"The object of life is not to avoid pain," he said into the camera. "Beautiful things sometimes require pain, and this is one of them." Another time he contemplated how he kept going. "I think, It could be worse," he said. "I think of my wife. She survived non-Hodgkin's lymphoma, a year of chemotherapy. That's a lot worse than this."

He had another reason to be positive. He and Hart were in the process of adopting a six-year-old Ethiopian girl named Yemi. He was excited about becoming a father.

And life on the ice kept him busy. Via satellite, he'd get text messages from people around the world following his trek. He used every waking minute to read, prep food, set up his tent. When it was time to rest, he'd zip himself into his cocoon sleeping bag, cover his eyes to block out the 24-hour light, and sleep



until his alarm went off. Then he'd scarf down 1,000 calories of porridge and 850 calories of chocolate-mint patties and sausages. Food kept him warm. Eating every time he took a break, with big meals at breakfast and dinner, he ingested 8,000 calories a day. But he burned 12,000, a deficit that caused him to lose more than a pound a day.

Determination and discouragement ebbed and flowed. By day 27, Carmichael was heavy with doubt. His face was battered, and he had burn marks under his eyes.

"I'm beginning to question whether it's physically possible to do this," he said to the camera. In vast fields of snow, he sank to his knees with each step. The constant plunging and lifting was like being on a StairMaster for 14 hours a day.

Day 27 **"It's really tough mentally. This is the closest I've come to packing it in."**

On day 35, he was still 20 miles behind McKeand's pace. Yet the record would soon be the least of his worries.

About 80 miles from the Pole, Carmichael's GPS broke. His compass would only point him to the magnetic pole, hundreds of miles from his destination—the research station. He needed a more precise measure to be sure of his direction. If he could remember the last position he'd read on the GPS, he might live. If not, he would die.

That wasn't all. His stove gave out, so he had no way to melt snow or hydrate food. He wanted to speak with his wife, but his satellite phone was dead. He reached for the backup to find that it, too, was useless.

He thought of Robert Falcon Scott, the British polar explorer who in 1912 had perished, along with his team, 11 miles from safety. "I'm two days away from the Pole. No one knows where I am. There's a small possibility I could die out here," Carmichael said.

By now his muscles had lost their elasticity and hung from his bones like loose rope. For days he'd been coughing up flecks of blood from "Eskimo lung," frostbite on the lung tissue.

That's when the hallucinations began. He saw his relatives, and the station appeared as a speck in the distance. Was it there? Was it two miles away—or ten?

The Pig carried his tent and all his supplies. It had kept him alive, and he'd become as emotionally attached to it as a toddler to a blanket. But now it was a millstone. He unhooked it.

He took only his camera, started off, hesitated, turned back. Without the Pig, his sense of isolation was total and profound. He willed himself on. Whenever he lost sight of the station, he'd turn to check his tracks and make sure he wasn't walking in circles.

And then, on December 21, having trekked 47 straight hours, he stepped up onto the wide airstrip of the South Pole station.

Inside, they'd known Carmichael was

coming but weren't sure when he'd arrive. A woman came out and waved to him. She pointed to the ceremonial pole, which he touched as he verified his time. He'd broken the record: 39 days, 7 hours, and 49 minutes, less than two hours ahead of McKeand.

Carmichael was elated. But he knew he looked bad and sounded confused. He told the woman who greeted him that he had to go back out to the ice: "I have to get the Pig." She didn't understand, but he was too exhausted to explain. She took him inside.

"What can we do for you?"

"I'd just like something to eat," Carmichael said.

After more than a month of 4,000-calorie-a-day deficits, he felt as if his brain were out of gas. He could smell eggs and maple syrup on a big buffet nearby. He hadn't had a proper meal in almost six weeks.

"I'm sorry," she told him, "but we can't feed tourists."

"I just need calories," he said. "Just give me some condiments and I'll be fine. I just need some sugar."

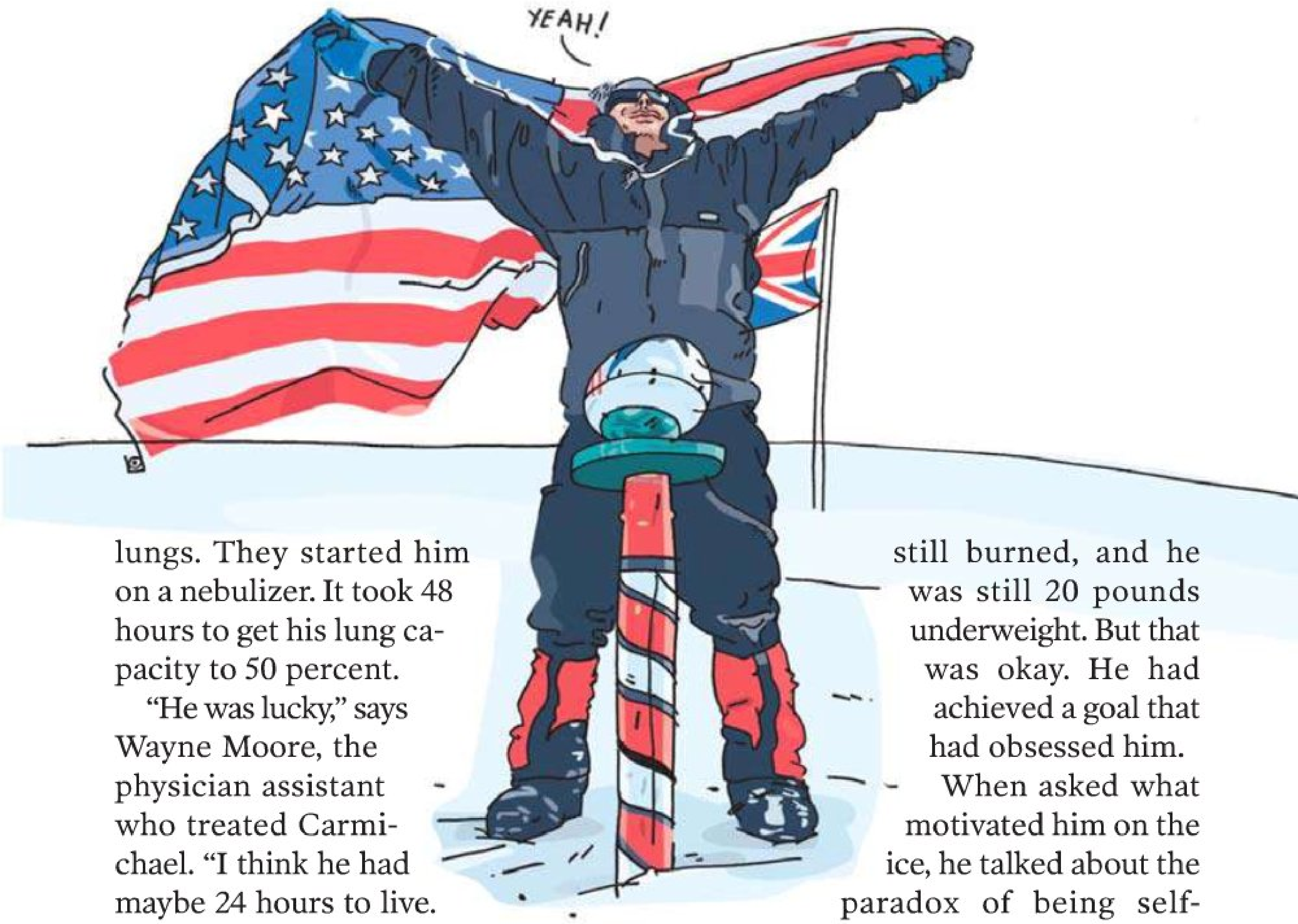
But the station policy was strict: Provisions were for authorized personnel. The station gets about 100 visitors a season, mostly wealthy tourists who fly in to stand next to the ceremonial pole, take a photo, and depart. A handful of trekkers on expedition teams come in, almost all of them through a club called Ski Last Degree, which arranges treks from the 89th to the 90th degree south latitude, a 69-mile journey. And eight or ten hardcore trekkers—the sort of people who, like Carmichael, regard Everest as a glorified Disney World—arrive every year in small groups. They, like anyone who comes through, are required to be self-sustaining.

Day 37 **"I've got three bags of food left and I need to get there in three days. I have to do this. I have to try."**

Carmichael had arranged to have Patriot Hills drop supplies, and they had arrived as planned. But he didn't know where they were and didn't have the strength to pull the box apart anyway. He was also battling to breathe.

He convinced the woman to ask the station manager to make an exception. While she was gone, a kitchen worker who had heard the exchange gave him two big cookies piled with frosting, which he wolfed down. Then he went out to the tent that the station provides for visitors, who aren't allowed to sleep inside the buildings. He curled up on the icy floor and fell asleep.

By now the staff realized that Carmichael wasn't a tourist and needed help. When the station manager found him coughing up quantities of blood in his sleep, the medical staff rushed to act. Carmichael could see the panic in their eyes as they looked at an X-ray of his



lungs. They started him on a nebulizer. It took 48 hours to get his lung capacity to 50 percent.

"He was lucky," says Wayne Moore, the physician assistant who treated Carmichael. "I think he had maybe 24 hours to live. His airway would have swollen to the point where he wouldn't have been able to move air."

Carmichael's timing was also fortunate. "The next day, visibility went down to a quarter mile and stayed like that for days," Moore says. "There was no way he would have seen the station."

Everyone at the station wanted to see Carmichael. Once he was stable, he offered to give a talk about his experience to the staff. "I thought five or six people would come," he recalls. More than 150 showed up.

The road to recovery was longer than his four days at the station and the three days to get back to Philadelphia. A few weeks later, his skin was still burned, and he was still 20 pounds underweight. But that was okay. He had achieved a goal that had obsessed him.

When asked what motivated him on the ice, he talked about the paradox of being self-reliant while also needing other people. The hundreds of text messages he received, many from people who'd survived cancer or other challenges, helped keep his spirits up.

"On one hand, I felt like I couldn't fail in front of all these people who were counting on me," he says. But then, thinking about what they'd overcome inspired him too. "Inspiration is like love. It's something you get in proportion to what you give."

Soon he would give—and receive—even more. When Hart met him at the airport in Philadelphia, she had news of their daughter. "Yemi," she told him, "will be ours in a few months."

Tout jour prest, he thought. Always ready. ■

FOUR WAYS OF LOOKING AT A TREE

BY ROBIN SAYERS



1 AS A SCROOGE'S NIGHTMARE

How much glitter can one Christmas tree take? Soo Kee Jewellery of Singapore attempted to find out by adorning this 20-foot-tall sensation with tinsel, strings, and snowflakes, all made out of crystals and lights. The crowning star radiates with 21,798 diamonds, totaling 913 carats and worth $1.55 million—a record-breaking amount, the company says, for most expensive trimmings. Good thing this lavish display, erected in a mall in 2006, predated the global recession. Today, one swiped bauble could quite possibly fund an entire neighborhood's holiday festivities.



2 AS AN ART PROJECT

While tending to windbreak trees on his California farm in the 1920s, Axel Erlandson became an artist. Inspired by his observations of tree limbs that had naturally fused together (a phenomenon called inosculation), he began to cut and meld together different trees' trunks and branches into a single, fantastical tree. Erlandson, who died in 1964, never shared his methods, but his works live on. "The Basket Tree," at right—the result of grafting six sycamores at 42 different points—is one of 19 of his living artworks on display at Gilroy Gardens, a theme park in California.

(LEFT) COURTESY SOO KEE JEWELLERY; (RIGHT) MACDUFF EVERTON

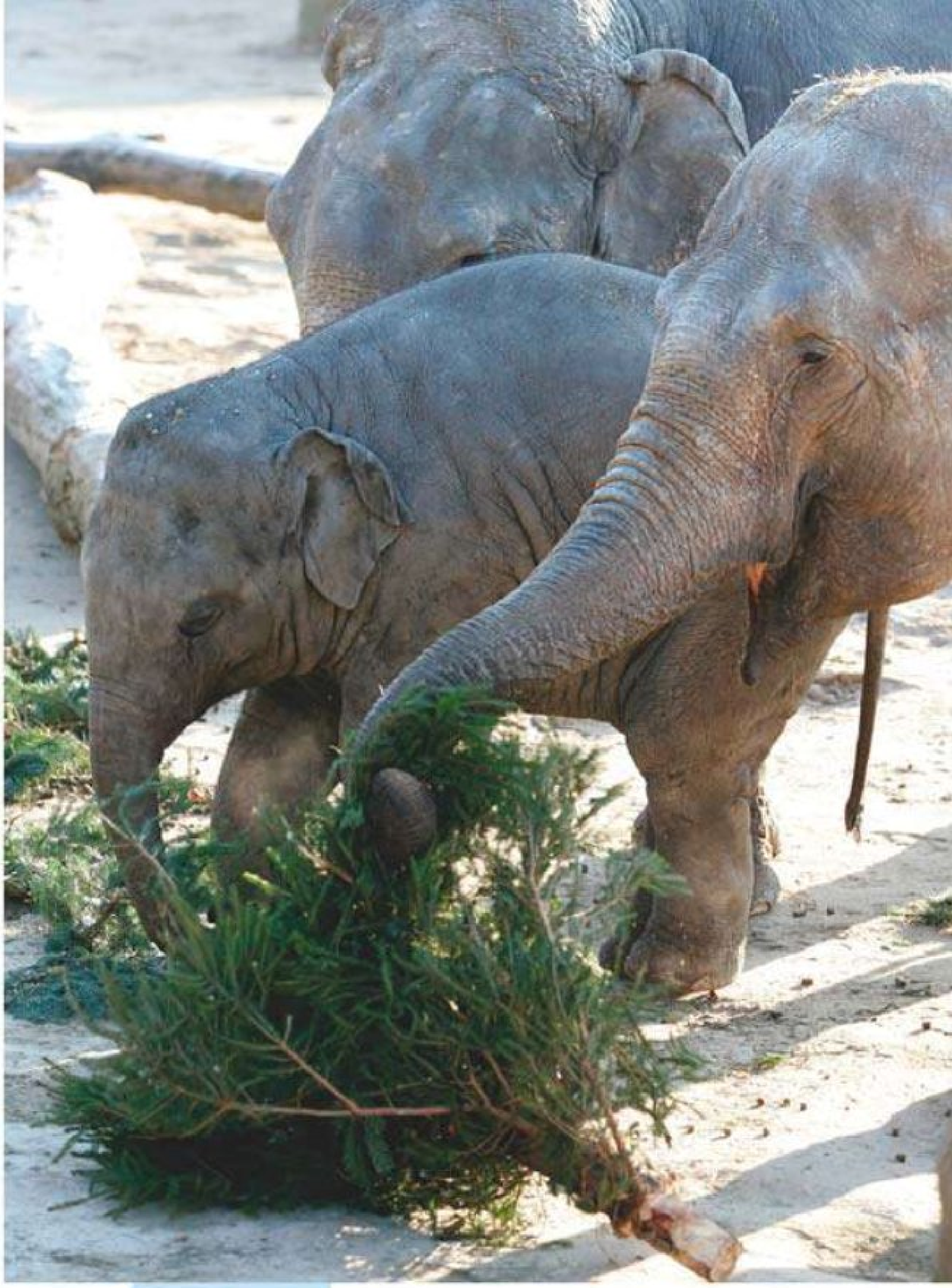




3

AS A HANGOUT

Designer Roderick Romero created the double-decker roost at left in a pair of 150-year-old linden trees. Known for his eco-friendly tree houses, Romero used local driftwood, pruned branches, salvaged barn nails, and other recycled materials to make this lofty dwelling for a family in Long Island, New York. He protected the trees by centering the weight of the structure on eight horizontal steel "limbs," each of which can hold up to 9,000 pounds. The girders will help Romero's hideout to withstand both nature and time—a good idea, considering its $65,000 price tag. "The tree house will last as long as the trees, which could be another 100 years," Romero says.



4

AS A SNACK

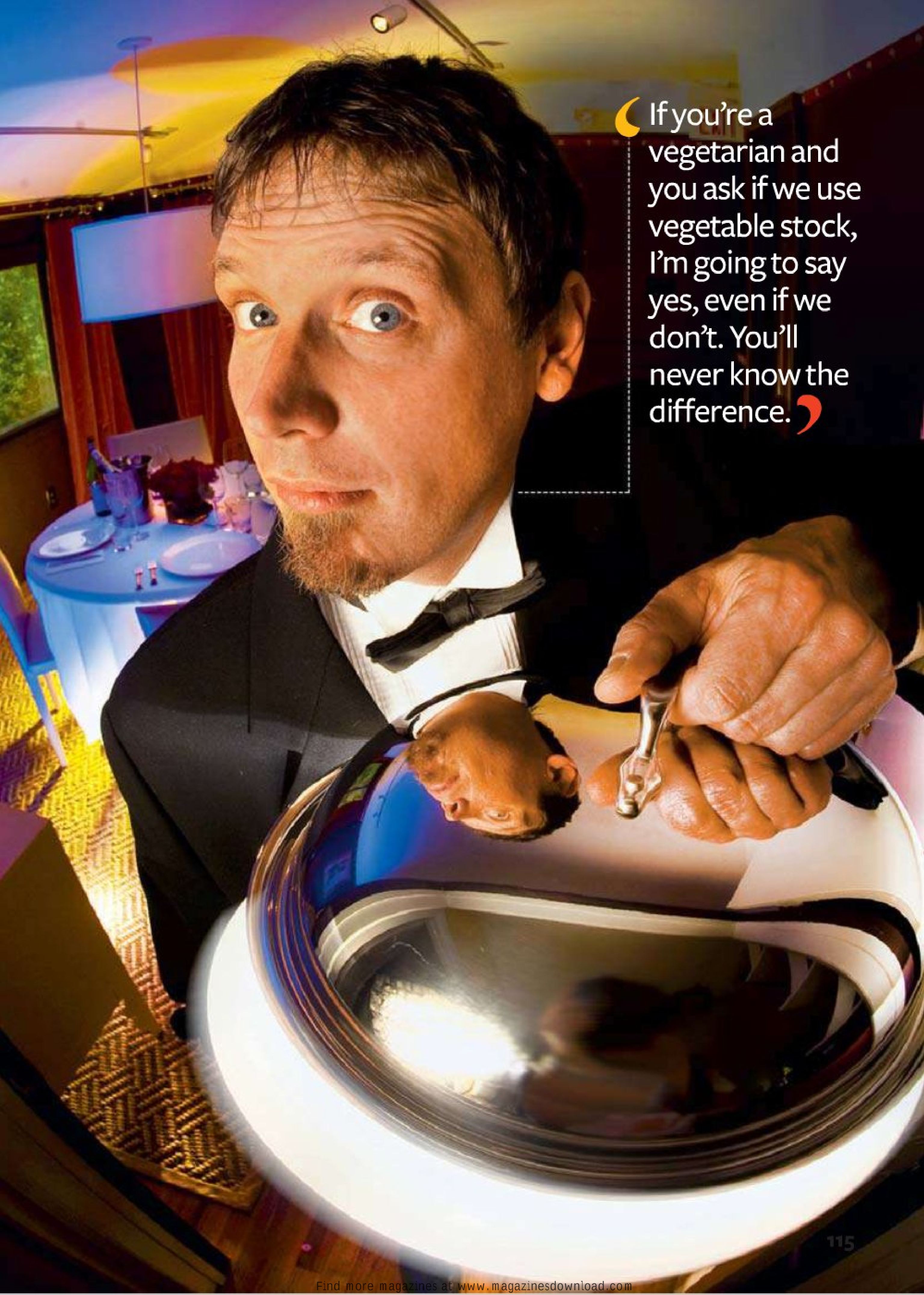
The fun starts after the holidays for the 20 elephants at the Cologne Zoo in Germany. That's when local Christmas tree merchants send unsold evergreens through the gates for the likes of (from left) Maejuraad, 26, Kumari, 2, and Loangdaw, 19, who each get to savor one prickly treat a day. The zoo's deer, antelope, and horses often get helpings too. The tradition, says zoo veterinarian and elephant curator Olaf Behlert, goes back two decades, and the leftovers are more plentiful all the time. "Sometimes we get so many Christmas trees that we can feed the elephants until Easter," Behlert says.

(LEFT) GORDON M. GRANT/NEW YORK TIMES/REDUX; (RIGHT) ROBERTO PFEIL/AP IMAGES

50 Secrets YOUR Waiter WILL Never TELL YOU

BY MICHELLE CROUCH

PHOTOGRAPHED BY CHIP SIMONS



> If you're a vegetarian and you ask if we use vegetable stock, I'm going to say yes, even if we don't. You'll never know the difference.

Why is it that your waiter always shares things you don't want to know ("Hi, my name is Bruce, and I'll be your server tonight"), not the things you need to know ("I'm pushing the mackerel tonight because it's not getting any younger back there")? What would two dozen servers from across the country tell you if they could get away with it? Well, for starters, when to go out, what not to order, what really happens behind the kitchen's swinging doors, and what they think of you and your tips (19 percent is the national average in major cities, says one survey). Here, from a group that clears a median $8.01 an hour in wages and tips, a few revelations that aren't on any menu.

What We Lie About

>> We're not allowed to tell our customers we don't like a dish. So if you ask your server how something is and she says, "It's one of our most popular dishes," chances are she doesn't like it.

Waitress at a well-known pizza chain

>> On Christmas Day, when people ask why I'm there, I might say, "My sister's been in the hospital," or, "My brother's off to war, so we're celebrating when he gets back." Then I rake in the tips.

Chris, a New York City waiter and the founder of bitterwaitress.com

>> If you're looking for your waiter and another waiter tells you he's getting something out of the stockroom, you can bet he's out back having a quick smoke.

Charlie Kondek, former waiter at a Denny's in Central Michigan

>> If someone orders a frozen drink that's annoying to make, I'll say, "Oh, we're out. Sorry!" when really I just don't want to make it. But if you order water instead of another drink, suddenly we do have what you originally wanted because I don't want to lose your drink on the bill.

Waitress at a casual Mexican restaurant in Manhattan

What You Don't Want to Know

>> We put sugar in our kids' meals so kids will like them more. Seriously. We even put extra sugar in the dough for the kids' pizzas.

Waitress at a well-known pizza chain

>> At a lot of restaurants, the special is whatever they need to sell before it goes bad. Especially watch out for the soup of the day. If it contains fish or if it's some kind of "gumbo," it's probably the stuff they're trying to get rid of.

Kathy Kniss, who waited tables for ten years in Los Angeles

>> Now that I've worked in a restaurant, I never ask for lemon in a drink. Everybody touches them. Nobody washes them. We just peel the stickers off, cut them up, and throw them in your iced tea.

Charity Ohlund, Kansas City waitress

>> When I was at one bakery restaurant, they used to make this really yummy peach cobbler in a big tray. A lot of times, servers don't have time to eat. So we all kept a fork in our aprons, and as we cruised through the kitchen, we'd stick our fork in the cobbler and take a bite. We'd use the same fork each time. *Kathy Kniss*

>> If you ask me how many calories are in a particular dish, I'm not allowed to tell you even if I know. I'm supposed to say, "All that information is available online."

Waitress at a well-known pizza chain

I'VE SEEN SOME HORRIBLE THINGS DONE TO PEOPLE'S FOOD: **STEAKS DROPPED ON THE FLOOR, BUTTER DIPPED IN THE DISHWATER.**

Waiter at a casual restaurant in the Chicago area

>> If you make a big fuss about sending your soup back because it's not hot enough, we like to take your spoon and run it under really hot water, so when you put the hot spoon in your mouth, you're going to get the impression—often the very painful impression—that your soup is indeed hot. *Chris*

>> I've never seen anybody do anything to your food, but I have seen servers mess with your credit card. If a server doesn't like you, he might try to embarrass you in front of your business associate or date by bringing your credit card back and saying, "Do you

have another card? This one didn't go through." *Charity Ohlund*

What You're Really Swallowing

>> Skim milk is almost never skim milk. Very few restaurants outside Starbucks carry whole milk, 2 percent milk, skim milk, and half-and-half; it's just not practical. *Chris*

>> In most restaurants, after 8 p.m. or so, all the coffee is decaf because no one wants to clean two different coffeepots. I'll bring out a tray with 12 coffees on it and give some to the customers who ordered regular, others to the ones who ordered decaf. But they're all decaf. *Charity Ohlund*

RESTAURANT LINGO

Drive-by Finding an excuse, such as refilling the water glasses or clearing plates, to stop by a particular table. "You've got to do a drive-by on the woman at table 22. She's hot."

Upsell Swaying diners to order more than they normally would or to order a higher-priced item, driving up the bill and hence the tip. Customer: "I'd like a gin and tonic, please." Waiter: "Bombay Sapphire?"

Camper A diner who hangs around too long after he's eaten. Restaurants typically allot about 50 minutes for lunch and up to 90 minutes for dinner, depending on the type of restaurant. You can make up for camping by leaving a bigger tip.

>> If your dessert says "homemade," it probably is. But it might be homemade at a bakery three miles away. *Charity Ohlund*

>> I knew one guy—he was a real jerk—he'd go to Costco and buy this gigantic carrot cake for $10 and tell us to say it's homemade. Then he sold it for $10 a slice.

Steve Dublanica, veteran New York waiter and author of *Waiter Rant: Thanks for the Tip—Confessions of a Cynical Waiter*

>> Some places buy salad dressings in one-gallon jars, then add a few ingredients, like a blue cheese crumble or fresh herbs, and call it homemade on the menu.

Former waiter *Jake Blanton,* who spent ten years in restaurants in Virginia, North Carolina, and California

What Drives Us Crazy

>> Oh, you needed more water so badly, you had to snap or tap or whistle? I'll be right back ... in ten minutes. *Charity Ohlund*

>> We want you to enjoy yourself while you're there eating, but when it's over, you should go. Do you stay in the movie theater after the credits? No.

Waiter at a casual restaurant in the Chicago area

>> The single greatest way to get your waiter to hate you? Ask for hot tea. For some reason, an industry that's managed to streamline everything else hasn't been able to streamline that. You've got to get a pot, boil the water, get the lemons, get the honey,

bring a cup and spoon. It's a lot of work for little reward.

Christopher Fehlinger, maître d' at a popular New York City restaurant

>> My biggest pet peeve? When I walk up to a table of six or seven people and one person decides everyone needs water. I'm making a trip to deliver seven waters, and four or five of them never get touched.

Judi Santana, a server for ten years

What We Want You to Know

>> In many restaurants, the tips are pooled, so if you have a bad experience with the server, you're stiffing the bartender who made your drinks, the water boy who poured your water, sometimes the hostess, the food runners, and maybe the other waiters.

Christopher Fehlinger

>> Even at the best breakfast buffet in the world, 99 times out of 100, the big pan of scrambled eggs is made from a powder. *Jake Blanton*

>> Sometimes, if you've been especially nice to me, I'll tell the bartender, "Give me a frozen margarita, and don't put it in." That totally gyps the company, but it helps me because you'll give it back to me in tips, and the management won't know the difference.

Waitress at a casual Mexican restaurant in Manhattan

>> People think that just because your food took a long time, it's the server's fault. Nine times out of ten, it's the kitchen. Or it's the fact that you ordered a well-done burger. *Judi Santana*

THINK TWICE ABOUT BEING RUDE TO YOUR WAITER

Many CEOs say the way a potential employee treats a waiter offers insight into that person's character and ability to lead, according to an article in *USA Today*. And a 2005 survey of 2,500 members of It's Just Lunch, a dating service for professionals, found that being rude to waiters ranked No. 1 as the worst in dining etiquette, at 52 percent, way ahead of blowing your nose at the table, at 35.

>> When you're with the woman who's not your wife, you're a lot nicer to us, probably because you know that we know it's not your wife.

Caroline Radaj, waitress at a members-only club outside Milwaukee

>> If you're having a disagreement over dinner and all of a sudden other servers come by to refill your water or clear your plates, or you notice a server slowly refilling the salt and pepper shakers at the table next to yours, assume that we're listening.

Charity Ohlund

What Tells Us You're Trouble

>> I get this call all the time: "Is the chef there? This is so-and-so. I'm a good friend of his." If you're his good friend, you'd have his cell. *Chris*

>> The strangest thing I've seen lately? A man with a prosthetic arm asked me to coat check it because the table was a little bit crowded. He just removed his arm and handed it to me: "Can you take this?" *Christopher Fehlinger*

>> We always check the reservation book, scan the names, and hope for someone recognizable. I'm happy if the notes say something like "Previous number of reservations: 92." If they say something like "First-time guest, celebrating Grandma's 80th birthday, need two high chairs, split checks, gluten allergy," then I start rummaging through my pockets for a crisp bill for the hostess and I make sure to tell her how much I love her hair fixed like that. *Charity Ohlund*

How to Be a Good Customer

>> Use your waiter's name. When I say, "Hi, my name is JR, and I'll be taking care of you," it's great when you say, "Hi, JR. How are you doing tonight?" Then, the next time you go in, ask for that waiter. He may not remember you, but if you requested him, he's going to give you really special service.

JR, waiter at a fine-dining restaurant and author of the blog servernotslave.wordpress.com

>> It's much easier to be recognized as a regular on Mondays, Tuesdays, or Wednesdays. Once you're recognized as a regular, good things start to happen. You'll find your wineglass gets filled without being put on your bill, or the chef might bring you a sample. *Christopher Fehlinger*

>> Trust your waitress. Say something like "Hey, it's our first time in. We want you to create an experience for us. Here's our budget." Your server will go crazy for you. *Charity Ohlund*

>> Avoid Mother's Day and Valentine's Day like the black plague. It's crazy busy, so they're not going to be able to pay as much attention to quality. Plus, they bring out a special menu where everything is overpriced. *Steve Dublanica*

>> If the restaurant is busy and your child is shy, please order for him. Kids can sit there forever trying to decide,

"IF YOU SAY, "DON'T WORRY—I'M A REALLY GOOD TIPPER," **THAT ALWAYS MEANS YOU AREN'T.**"

Chris

or they whisper and you can't hear them. Meanwhile, the people at the next table are yelling at you to come over. *Derek Dudley,* a waiter at a casual pizza restaurant in Phoenix

What You Need to Know About Tipping

>> The best tippers tend to be middle-class or people who have worked for everything they have, not the really wealthy or the kid who inherited the trust fund. Which is not to say that we mind if you use coupons. But when you do, tip on the amount the bill would have been without them.

Judi Santana

>> First dates, especially blind Internet dates, are great for tips. You know he'll probably order a bottle of wine and leave a 20 to 25 percent tip because he's showing off.

Jeremy Burton, waiter at a grill in southwest Michigan

>> If you walk out with the slip you wrote the tip on and leave behind the blank one, the server gets nothing. It happens all the time, especially with people who've had a few bottles of wine. *Judi Santana*

What Else We'd Like You to Know

>> When you say, "I'll have the pasta Alfredo," it tells me two things: You aren't interested in trying new things, and you don't eat out much. Restaurants put this dish on their menus because it's "safe," it sells, and it's cheap to make. *JR*

CHECK, PLEASE

Studies indicate that waiters can boost their tips by:

- lightly touching the customer
- crouching next to the table
- introducing themselves by name
- and—believe it or not—drawing a smiley face on the check

Source: Cornell University tipping expert Michael Lynn

>> Don't order fish on Sunday or Monday. The fish deliveries are usually twice a week, so Tuesday through Friday are great days. Or ask the restaurant when they get theirs.

Steve Dublanica

>> At one restaurant where I worked, the salads were made up to three days earlier. They were sitting on a tray with a thousand other salads in the refrigerator. The waiters went back, grabbed a plate and some dressing, and handed it to the customer.

Jake Blanton

>> If you don't like something, don't muddle your way through it like a martyr and then complain afterward. If you don't like it, don't eat it. Send it back and get something else.

Christopher Fehlinger

>> Ask what's in your smoothie. A lot of restaurants use half-and-half. So you think you're ordering a healthy

SUREFIRE STEREOTYPES

In a weekly blog called "In the Weeds" for frothygirlz.com, Kansas City waitress Charity Ohlund describes her favorite customer stereotypes:

> If you are a pack of females, you want separate checks. And I don't mean split evenly by the number of people. I mean split down to the exact number of Diet Cokes with lime each person consumed. And if eight gals order a $14 appetizer to share, that needs to be split into $1.75 each. If you are a pack of females over age 55, I'm near tears. You want all of the above, plus you're going to complain about every ... single ... thing.

> If you look like you have an eating disorder, you do. Beautifully skinny model types move their food around the plate for two hours, or they devour the whole porterhouse and head to the ladies' room immediately.

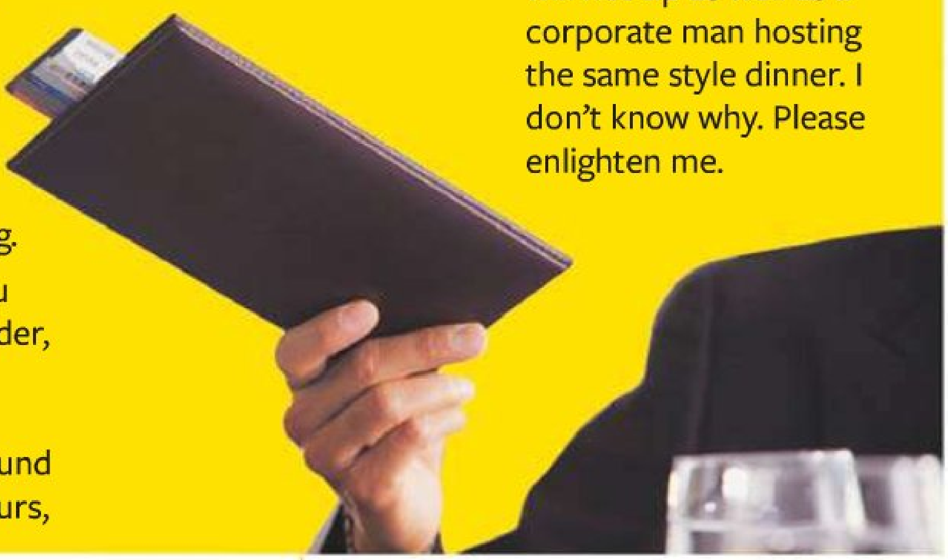
> If you have a European accent, you are a horrible tipper. Accent = 10 percent. Always.

> If you are a young couple out on a date, you are going to pretend to be torn about what to order when you know and I know it's going to be the filet (medium well) and mashed potatoes. Split.

> If you order a Zinfandel and I ask, "Red or white?" and you look at me with an annoyed face and say, "Pink," I go tell the other servers and we laugh.

> If you have a food allergy, you will talk about it in great detail and then each time I set a new plate in front of you, you will ask me if I remembered your food allergy.

> If you are a woman who has climbed your way into the higher levels of corporate success and you are hosting a business dinner, you will not tip as well as a corporate man hosting the same style dinner. I don't know why. Please enlighten me.



strawberry-banana smoothie, but it's really full of fat.

Waitress at a well-known pizza chain

>> Watch out for what I call the touchdown. That's when the waiter comes around to refill your water and the pitcher actually touches your glass. If he's touching all the other glasses with the same pitcher, think about all those germs.

Jake Blanton

>> If you're having a problem, speak to the owner if you can. Managers may

have very little power. They're less likely to comp a meal, and most aren't authorized to give away free alcohol. They'll also take it out on the server if you have problems. *Kathy Kniss*

>> If you're worried about cleanliness, check out the bathroom. If the bathroom is gross, you can be sure the kitchen is much worse.

Waitress at a well-known pizza chain

>> When I'm hiring, I always look for someone who's spent some time as a waiter. What I learned waiting tables was far more valuable than anything I learned in college as far as how to interact with the human race.

Jim Sheehan, former stockbroker and waiter who now owns a successful IT consulting firm

>> Once on Mother's Day, this older lady came in alone and told me that her kids weren't able to be with her that year, but they had mailed her a gift card. So I told my manager that we had to make this an exceptional experience for her. I told her to come back with a friend some time and use her gift card because tonight, her meal was on us. We comped her dinner, and I sat with her through dessert while she told me about her kids. My coworkers were happy to cover my other tables for 15 minutes. The woman told me she would remember that dinner forever.

Melissa McCracken, longtime waitress in Hawaii

Get 13 more insider secrets from more restaurant workers at readersdigest.com/waiters.

WISH YOU WERE HERE INSTEAD OF ME

Some people just can't relax, even when they're on vacation, as these complaints to travel agents prove.

"No one told us there would be fish in the sea. The children were startled."

"A woman threatened to call the police after claiming that she'd been locked in by staff when, in fact, she had mistaken the Do Not Disturb sign on the back of the door as a warning to remain in the room."

"On my holiday in India, I was disgusted to find that almost every restaurant served curry."

"A hotel guest complained that his soup was too thick and strong. He was inadvertently slurping the gravy at the time."

"My fiancé and I booked a twin-bedded room but were placed in a double-bedded room. We now hold you responsible for the fact that I find myself pregnant." *Thomas Cook Tour Operations and ABTA*

Quick Study

Census 2010

BY MARK LASSWELL

Every ten years, the U.S. government essentially takes attendance, using results to distribute seats in the House of Representatives and $400 billion in federal aid. Will this year's census make some people angry? We can count on it.



Flash Points

▶ **Winners, losers** The 2000 census results were good news for Arizona, Florida, Georgia, and Texas: Each state gained two seats in the House of Representatives, thanks to population gains. Illinois, Ohio, and New York lost seats. For 2010, experts predict that the Northeast will lose four congressional seats and the Midwest will shed six, with five seats apiece heading to the South and West.

▶ **No citizen left behind?** Accuracy is a big issue. In one study, the U.S. Census Monitoring Board used projections and statistical sampling of the 2000 census to determine that the final tally missed three million people, causing the District of Columbia and 31 states to lose $4.1 billion in federal funding. This drives Democrats nuts, since the undercounted are most likely to be part of their constituency: poor people and minorities, who might be difficult to track down or wary of government.

▶ **Math and class** Given that one person's statistical-sampling-based projections are another's agenda-driven cooking of the books, Republicans have resisted efforts to adjust census results using mathematical tools. On the traditionalists' side: the U.S. Constitution, which in mandating a census called for an "actual enumeration," not a guesstimate.

▶ **Count me out** In June, Michele Bachmann, a Republican congresswoman from Minnesota, vowed not to fully respond to the 2010 census, calling it government intrusion. Participation, however, isn't optional. Failure to fill out the census form is a misdemeanor punishable by a fine of up to $5,000. (Wrongful disclosure of confidential information, on the other hand, is a felony.)

▶ **The seed of controversy** Census "partners" help in counting harder-to-reach groups. One, the Association of Community Organizations for Reform Now (ACORN), proved especially divisive—even before an undercover video surfaced, showing its workers offering advice to brothel owners on passing off underage prostitutes as legal dependents.

Measure for Measure

A snapshot of the tallies, then and now



POPULATION

1790
3,900,000

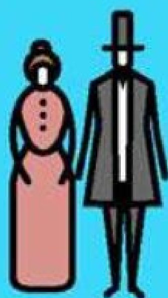
2009
308,000,000

CENSUS TAKERS

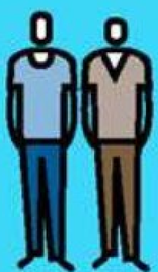
Number in **1790**
650

Number in **2010**
650,000

MARITAL STATUS



1880
First year included on census forms



2010
First year **same-sex** married couples allowed to declare

PARTICIPATION

67%
Mail-in response rate for **2000** census, after declining from 78 percent in **1970**

$90 MILLION
Amount the government saves in door-to-door census worker salaries with each **1 percent increase** in mail-in response rate

URBAN POPULATION

Cities with the biggest **GAINS**, 2000–2008

NEW YORK
HOUSTON
PHOENIX

... and with the biggest **LOSSES**

NEW ORLEANS
PHILADELPHIA
CLEVELAND

79
Percentage of people living in an urban area in **2000**—up from 51 percent in **1920**



AN EARLY LOOK
TRENDS FOR 2010

The Census Bureau's annual American Community Survey offers specifics you won't find in the 2010 census. Some highlights:

- For the first time in a decade, the total number of **foreign-born residents did not grow.**
- The share of people who have **never married increased** 4 percent from 2000 to 2008.
- Real median **household income declined** nationwide, ranging from $37,790 in Mississippi to $70,545 in Maryland.
- The median **price of a home fell** to $197,600, with the biggest declines in Nevada and California.

ILLUSTRATED BY CARLOS APONTE

Forward Thinking

▶ **We know where you live. Really.** This year, many enumerators, or census takers, will carry handheld computers equipped with a Global Positioning System to help track down addresses. GPS use will make the searching go faster and increase productivity, but the big advantage, according to the Census Bureau, is that adding GPS coordinates for addresses to the bureau's database will ensure that an accurate location is recorded for each resident. That will help officials redraw congressional districts if necessary.

▶ **Keeping it brief** There will be just ten questions on the 2010 census form—one of the shortest since the first enumeration, in 1790. (Question No. 1: How many people were living or staying in this house, apartment, or mobile home on April 1, 2010?) It will use 30 percent less ink than the 2000 census and be printed on 30 percent recycled paper. And there will be no long-form supplemental survey: These days, the bureau gets much of its most detailed information about us from the annual American Community Survey and the every-five-years Economic Census.

▶ **Oficina del Censo** The upcoming census will be the first to offer Spanish-language questionnaires—part of an effort to



THE TIME LINE

1787 / The U.S. Constitution mandates that a national census be conducted every ten years to determine seats in the House of Representatives and to guide tax policy.



1790 / The first census records the head of household's name and counts occupants (slaves are tallied as three fifths of a person). Total cost: $44,000.

1810 / To get a sense of the national economy, Congress orders census takers to tally manufacturers too.

1830 / Census-taking marshals and their assistants are finally given officially printed census forms so they won't have to use whatever blank paper they find handy.

1840 / Census grows to more than 70 questions, including the number of "insane and idiotic" in each household.

1850 / All free household residents are now recorded, in addition to the head.

1860 / The census, especially its industrial statistics, will prove useful in assessing the



increase participation by Hispanics, many of whom fear filling out the government form if they are in the country illegally. (In fact, the census doesn't ask about citizenship, only nationality. And cities benefit from having illegal, as well as legal, immigrants participate, since larger urban populations mean more federal aid.) Also encouraging a better count? Telemundo producers, who made a character in a popular Spanish-language soap opera a census worker to help ease fears of the count.

> **"The census has always been political. It affects the two most important fundamentals of politics: money and representation."**
>
> *D. Sunshine Hillygus*, political science professor, Duke University

▶ **Bargain rate** U.S. officials may want to look to Switzerland. Its 2010 census will be the first that annually synthesizes information gleaned from local and regional population registers, records of buildings and dwellings, and other public information, supplemented by a sample survey of 200,000 people. The new approach, according to the Swiss Federal Statistical Office, offers "an excellent cost/benefit ratio." Its cost? About $10 million per year. (They take their census annually.) The U.S. price tag for 2010? Nearly $15 billion.

(FROM LEFT) HULTON-DEUTSCH COLLECTION/CORBIS; SWIM INK II, LLC/CORBIS; BETTMANN/CORBIS; RON EDMONDS/AP PHOTO; BILL GREENBLATT/GETTYIMAGES

relative strengths of the North and South during the Civil War.

1880 / The government gives federal marshals a break and hires "enumerators."

1890 / Hands-free! Electronic punch-card machines are introduced.

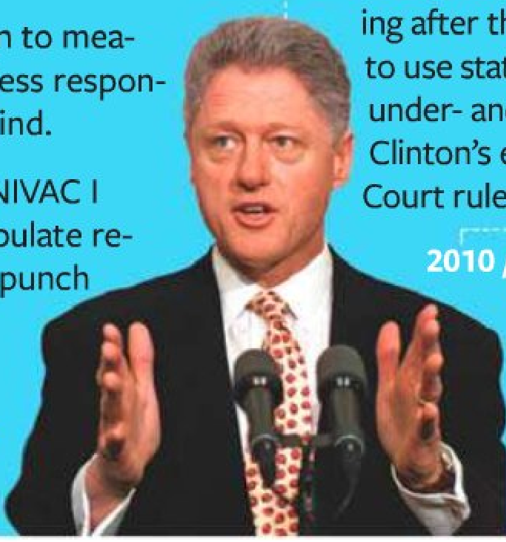
1930 / Census takers begin to measure unemployment. Jobless respondents not hard to find.



1950s / Gigantic UNIVAC I computer helps tabulate results; still relies on punch cards to do so.

1980 / The ever more exact census becomes ever more politicized: States, local governments, and civil rights groups file lawsuits challenging the results.





1998 / Cities and states that lost funding after the '90 census support a suit to use statistical sampling to adjust for under- and overcounts, with President Clinton's endorsement. The Supreme Court rules against them 5 to 4 in 1999.

2010 / In March, more than 120 million census forms will be mailed out. If you don't reply, expect to hear from one of the Census Bureau's 1.4 million temporary hires.

Love doesn't stop when a parent, spouse, or friend gets sick. Here, remarkable stories of stepping up, sticking around, and finding joy.

Someone to lean on

BY CAMILLE PERI

PHOTOGRAPHED BY TAMARA REYNOLDS





"There will come a day when this man isn't able to travel," says Lonnie Ali, wife of boxing legend Muhammad Ali. "But until then, anything he wants to do, we're going to try to do it." See page 138.

"THERE ARE ONLY FOUR KINDS of people in this world," former first lady Rosalynn Carter once wrote. "Those who have been caregivers, those who currently are caregivers, those who will be caregivers, those who will need caregivers." Her comment is true now more than ever before. This is a nation of caregivers. You can see it in the numbers: Approximately 50 million Americans provide the majority of the help needed by relatives or friends who are elderly, ill, or disabled. And those figures are only going to grow—the number of people 65 and over is expected to double in the next 40 years, and the number of those over 85 will more than triple.

But the reality of caregiving is best understood not with statistics but through the stories of spouses, children, siblings, and friends who have stepped forward when a loved one needed them. Their experiences illustrate what's new about caregiving these days, and what never changes.

What's new: an economic climate that makes the cost of caregiving harder than ever to bear; an increasingly mobile society in which families may be separated by a continent when a crisis unfolds; and the ripple effects of divorce and the increasing numbers of people who are choosing to stay single, which mean that many people are reaching their middle years and beyond without a spouse or child at hand. What never changes: the fact that neither fame nor fortune nor physical gifts protects against sickness and old age. And the fact that no difficulty will keep family and friends from doing what they can to help.

Meet some of the caregivers who have risen to the challenge. For all of them, the experience has been stressful. But it has also brought their lives new meaning and stretched their capacity to love.

They didn't let distance get in the way

As young adults, Julie Winokur and Ed Kashi were both glad—eager, even—to leave their families behind. It wasn't for a lack of love; they were just excited about making their own way. "When I left for college, on some level I thought, I don't care if I ever see my hometown again," Kashi remembers.

Kashi, a photojournalist, and Winokur, a writer and filmmaker, ended up in San Francisco, thousands of miles from their childhood homes. There they established careers, started a family, and founded Talking



"The essence of family is a commitment to care for each other," says Julie Winokur, here with her father and daughter. "It's not conditional."

Eyes Media, a multimedia production company that focuses on social issues neglected by the mainstream press.

But in 1999, everything changed. For seven years, the two of them had collaborated on a project called *Aging in America: The Years Ahead,* photographing and taping elderly people to draw attention to the challenges confronting the nation as the population ages. Tragedy struck in the midst of the work, when Kashi's mother unexpectedly died in the Florida condo where she'd lived alone. Though Kashi's brother lived nearby and had kept tabs on her, it was ten days before he found her.

"I couldn't stop myself from crying," recalls Kashi, 52. "All I could think of was the sadness of her life, of dying alone."

"We get to go wherever we want and be whoever we want to be in this country," adds Winokur, 46. "The downside is that you sever roots, and when you need the continuity that you get when you live in one place your whole life, you don't have it."

So when Winokur's 80-year-old father, Herbie Winokur, showed early signs of dementia, the couple decided to relocate their family to New

ED KASHI

Jersey and buy a house where he could live with them. "We'd done all this work on what it's like to get old in America," Winokur says. "When my dad needed us, it was one of those 'walk the walk' moments."

Over the next few years, the couple worked, raised their children—Isabel and Eli, who were seven and ten years old when their grandfather moved in—and cared for Winokur's father. It was a hectic, frustrating, sometimes grief-filled, and ultimately deeply satisfying experience. With funds from the sale of Herbie's house, they were able to hire paid caregivers, but even so, simply getting through the day often took all they had. Winokur juggled working, parenting, managing the caregivers, and providing hands-on care for her father. Kashi, who frequently had to travel for work, also got down in the trenches whenever he was at home. The kids, too, made sacrifices—their parents' tempers and attention spans were shorter, and they couldn't always be counted on to make it to school and sports activities. As for together time as a couple: "We had zero space for each other," Winokur remembers. "For a couple of years, we felt like machines going through the motions just to keep it all moving."

"I had to know at all times who was what Marjorie would need

Early on, Winokur worried that her children would grow to resent Herbie for taking their parents away from them. But ultimately, she thinks Isabel and Eli got something important even from that. "Our kids had to learn that their grandfather's needs took precedence over theirs," she recalls. "In fact, his needs took precedence over all our needs. Ed and I felt that in the long run, it wouldn't hurt the kids but would help them realize what it means to occasionally care for someone else more than yourself. It's been a valuable life lesson for them."

Herbie Winokur died at home in 2008, surrounded by his family. Looking back now, his daughter and son-in-law say they feel lucky their circumstances allowed them to make the choices they did.

"I'm convinced he got the best care he possibly could have received," Winokur says. "The fact that everything was happening right in front of us meant that he was never neglected. Most of all, he had constant love and familiarity around him.

"We had a calling, and we answered the calling," she continues. "There's something gratifying about feeling like you did the right thing. What is life about if we don't prioritize our loved ones?"

On her own, but not alone

Marjorie Baer used to joke about her retirement plans. She wasn't married and had no kids, but she didn't intend to be alone—she and all her single friends would move into a fictional home she called Casa de Biddies. Instead, Baer developed terminal brain cancer when she was 52. But just as she'd hoped, her friends and family provided her with love and care to the end.

Baer's friends Lee Ballance and Mary Selkirk were walking their dog one afternoon in July 2006 when they saw an ambulance in front of her house. Baer had had a seizure and collapsed. Ballance, a physician, hopped in his car and followed the ambulance to the hospital to be at Baer's side while doctors tried to figure out what was going on. When they did, the news wasn't good: She had glioblastoma multiforme, a particularly aggressive form of brain cancer.

Ballance was only the first of Baer's friends who became her unofficial caregivers. Until her brother Phil Baer put his marriage and work in Los Angeles on hold to care for his sister during her final weeks,

going to be there and **anticipate** next, so it was always on my mind."

they cobbled together a system to watch over their friend and allow her to keep some of the privacy and independence she cherished.

Baer's good friend Ruth Henrich took the lead. That seemed natural: Henrich, then 58, and Baer both worked in publishing and lived in the same duplex. Though busy in her job as an associate managing editor at salon.com, Henrich took Baer to doctors' appointments and helped her deal with all the aspects of life that were becoming increasingly mysterious to her—answering machines, TV controls, and even phone numbers. After Henrich sent out an e-mail request, a group of volunteers signed up to ferry Baer back and forth to radiation therapy. Others in Baer's circle offered up particular talents: A nurse friend helped Baer figure out how to get what she was due from Social Security and her disability insurance; an attorney pal helped Baer with her will; a buddy who was an accountant took over her bills when she could no longer manage them. "There was this odd sense that the right person always showed up," says Ballance.

Not that it was easy. "I had to know at all times who was going to be there and anticipate what Marjorie would need next, so it was always on

my mind," says Henrich. "It was something I wanted to do, but it also never went away." Still, their jury-rigged arrangement worked remarkably well. Even as Baer lost the ability to read and write and engage in conversation over the course of the year, she was able to continue to live on her own, walk to the market, take the subway to painting classes, and even fly to Iowa by herself to visit her brother Tom and his family.

"She was a generous person," says another friend, Elizabeth Whipple, "and it came back to her in truckloads."

Unmarried women are one of the fastest-growing demographic groups in America, and increasing numbers of men are remaining single, too; experts are concerned about how caregiving will be managed for both groups as they age. If the experience of Baer's friends is a



PHOTOGRAPHED BY VERN EVANS

guide, the Internet will play a role. It's already making it possible to create communities of caregivers who may have only one thing in common: the person who needs their help. On personal "care pages" set up through services such as Lotsa Helping Hands, friends and family members can post a list of tasks that need to be done, volunteer to do them, and keep updated on the person's condition. As Baer's cancer progressed, for example, her friends set up a page on Yahoo! where people could sign up to deliver meals or do errands.

Eventually, their help wasn't enough. One morning, a year after Baer's diagnosis, Henrich checked in before work and found Baer on the floor. Though she wore a panic button on a chain around her neck, she hadn't used it. "I don't know how long she had been there," Henrich says.



Friends formed a safety net when Marjorie Baer (above) got brain cancer. Ruth Henrich (center) took the lead.

That was when Baer's brother Phil stepped in. He and Tom had taken turns earlier making trips to Berkeley to care for their sister; now Phil, who lived in Los Angeles, took leave from his job as head of air-conditioning and heating at CBS Studio Center—and from his understanding wife, Joyce—to care for Baer full-time. "There was just no question in my mind that I would do anything I could, including switch places with Marjorie," he says. "It made me realize how much I loved her."

For the next few weeks, Phil looked after her during the day. He oversaw the nighttime caregivers and consulted with the hospice workers who assisted with medical issues and helped him prepare for Baer's death. But even then, his sister's loyal friends were irreplaceable, he says, providing both practical and emotional sustenance.

Several of Baer's friends were there when she died. "We were all trying to help ease her passing," says Whipple. "Phil put his hands on her chest, and she let go."

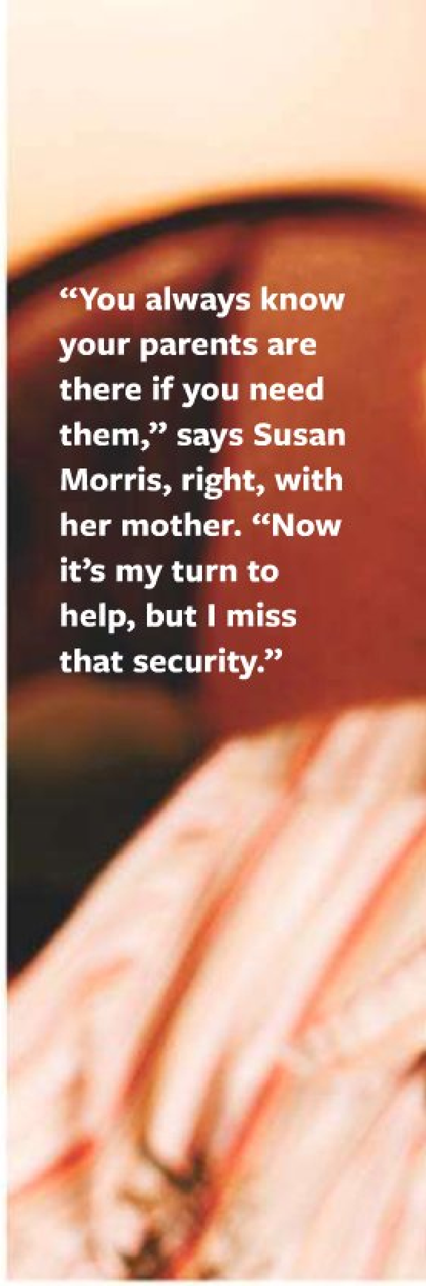
Catherine Fox, one of the friends who was present when Baer died, was deeply affected. "It was so comforting to know that if you're willing to ask for help, the

generosity of family and friends can be phenomenal. It makes me feel secure and hopeful to know that help is there when you need it."

Caring in tough times

Looking back, Susan Morris can't quite remember how she came to be the "designated daughter" for her parents' care—it all happened so fast. Morris's father and mother, John and Althea Orcutt, were happily retired in Maine, where John painted and played clarinet in a community band. But at age 69, three weeks after a checkup concluded with the news that John was in great shape, he had a massive stroke that left him paralyzed on one side.

Althea, who had some medical problems of her own, was quickly overwhelmed. She crashed both of the couple's cars in a two-month period; by the time an ice storm hit and they were stranded without power, it was clear that something had to change. Fast. "All of a sudden, this charming existence that they had set up for themselves was like a time bomb," says Morris, 54, who lived in North Carolina with her husband, Gregg, and their sons, Robby and Patrick, then 12 and 8.



"You always know your parents are there if you need them," says Susan Morris, right, with her mother. "Now it's my turn to help, but I miss that security."

"Boom—there they were," she recalls. "My sister was wheeling Dad off an airplane and I was thinking, Oh, my God."

Morris set her parents up in an assisted-living residence five minutes from her home. "I had this rosy picture of how things would be: My father would walk kind of funny, but he'd be the same guy he'd always been, and they could be the grandma and grandpa they couldn't be long-distance. But that's not how it turned out."

John Orcutt had always been congenial and capable, mastering everything he set his mind to. Being incapacitated left him depressed. He was not the grandfather her children remembered: He was irritable; they were scared. And his daughter was unprepared for the role reversal that occurs when children are suddenly charged with their parents' care.

Morris hadn't anticipated how heavily her parents would rely on her—to take them to doctors' appointments and on outings, to pay their bills and make medical decisions. And she hadn't realized how quickly the costs would add up. One national survey has shown that caregivers



typically spend more than $5,000 a year on out-of-pocket expenses. Though Medicare and supplemental insurance covered her father's medical bills, Morris was the one buying adult diapers, underwear, and other supplies. She can't even count the number of extra miles she's put on her car or the unpaid days she's had to take off from work.

Things came to a head seven years into her new role, in the summer of 2005. She was already anxious because her son Robby was by then in the U.S. military, stationed in Fallujah, Iraq. Then her mother got sick and had to be hospitalized. The family dog was diagnosed with cancer. And although her parents had purchased five years of long-term health insurance (a "financial godsend," Morris says), she discovered that they were running out of money.

The long-term insurance plan had been covering only her father's medical expenses; after many phone calls, Morris got her mother certified as eligible too. She was also able to negotiate a lower rate with

PHOTOGRAPHED BY TAMARA REYNOLDS

her parents' assisted-living residence, in part because they were living in one room. But the whole process, she says, was "excruciating."

At times, she could barely hold herself together. "Sometimes I thought, Maybe I'll have a breakdown, and they'll have to pack me away in a hospital, and I can just get some rest," she says, laughing. "It sounded kind of appealing, actually."

It's been 11 years since Morris began caregiving for her parents. Though her sister, who lives near Boston, flies down every few months to help, Morris is exhausted. Her father has had a seizure and a couple of bad falls. Her mother has been diagnosed with mild dementia. With her sons now in college, Morris works full-time as a teacher's aide and in a bookstore during the summer. But her husband lost his job as general manager of a software company in the economic downturn last December, putting new financial pressure on the couple.

Yet it's the emotional anxiety that wears her down. "Raising my kids was a snap compared with this," she says. "Children go through phases, and when you're in the midst of one that's not so fun, you think they'll grow out of it, and sure enough they do. But with my parents, it's not going to get better." Still, there are rewards. "I'm trying really hard to do the right thing by my parents, and I guess there's a certain satisfaction in that," she says. "And I hope I'm being a role model for my children. At least maybe when their turn comes, they will have a more realistic picture of what to expect than I did."

Hope that floats like a butterfly

Lonnie Ali was six years old and had just gotten home from school in Louisville, Kentucky, when she saw a crowd of boys gathered around a handsome young man in a white shirt, a bow tie, and black dress pants. "Look," said her mother, standing in the doorway, "that's Cassius Clay."

Clay, who would soon claim the first of three heavyweight boxing titles and adopt the Muslim name Muhammad Ali, made a point of calling the shy little girl over. And from then on, she recalls, whenever he visited his mother across the street, he stopped by her house as well. "He was like a big brother," she says. "He'd sit and talk, and I'd believe what he said before I'd believe my father. I figured my father would tell me stuff just because he wanted to protect me, but Muhammad would tell it to me the way it was."

They remained friends, even as he became a world champion and she went off to college, where she got a psychology degree and then an MBA. When she was 17, Lonnie says, she realized that she would marry

6 Things These Caregivers Wish They'd Known Sooner

There are so many books and websites offering help to caregivers that you can get overwhelmed by all there is to learn and do. But sometimes what matters most are the insights that come from just doing the job. Here, a few real-life rules of caregiving.

It's okay to push. "I struggled with how much to respect Marjorie's rather stubborn nature and how much to say, 'No, we've got to make a change,'" says Phil Baer, who helped care for his sister, Marjorie, after her brain cancer diagnosis. "She would take a fall and just wave it off. But one of her doctors took me aside and said, 'Look, she's really got to have someone with her at all times.' And that's when we brought in some very fine helpers."

Don't take it personally. Illnesses such as stroke and Alzheimer's disease can cause upsetting personality changes, says Susan Morris, whose father had a stroke. "I thought he was angry with me," she says, "but I came to realize it was partly because of physiological changes. And that he wasn't really angry at me but at the situation in general—and who can blame him? But he's a grown man, and it was up to him to come to terms with it."

It's easy to over-share. Online "care pages" at sites like caringbridge.org make it simple to update friends and distant family on a loved one's condition, but you can find yourself getting into details your loved one might prefer to keep private. "Some people sent mass e-mails about personal aspects of Marjorie's care that didn't need to go to everyone," says Ruth Henrich, part of Marjorie Baer's network of friends. You can set up different e-mail groups on these pages if you want some messages to go only to caregivers.

Protect, but not too much. "When Muhammad first started going to a gym for physical therapy [for his Parkinson's disease], people wanted to be accommodating, so they put him in a separate area where he could have privacy," says Lonnie Ali, wife of the boxing legend. "Muhammad got bored out of his mind! We ended up putting him in with the public so he could show off what he could do."

Love goes through changes. If a parent with dementia no longer acts like the person you knew, your feelings are likely to change. This can actually help you cope, says Julie Winokur, whose father, Herbie, had dementia. "I think you let go of your parents in small increments as they slowly disappear," she says. "Creating some distance is a matter of self-preservation."

Divvy up the work. If you're a hands-on caregiver, your distant siblings can find lots of ways to chip in—especially if you ask. "My sister helps with our parents' costs," Morris says. "And I delegate all the caregiving to her when she visits—she'll even buy groceries and cook a meal for my family. I'm really able to get a break."

him someday—"I knew it was fate," she says. Twelve years later, she did, becoming the boxer's fourth wife. Muhammad had recently been diagnosed with Parkinson's disease, but the diagnosis didn't faze Lonnie. "I knew the man, not the celebrity," she says. "That's who I loved. And he knew I would always be in his corner."

For a long time, Muhammad's disease barely slowed him down. Lonnie was more of a care partner than caregiver, nudging her husband to take his medicine and accompanying him to doctors' appointments. But gradually, his symptoms became more intrusive. One turning point occurred about 15 years ago, when the couple were out to dinner in Boston. "Muhammad went to put food in his mouth and he froze," she recalls—temporary immobility is characteristic of the disease. Another was when the famously animated boxer became stone-faced, also a classic sign of the disease. "Then I knew I had some challenges that I really needed to deal with and learn about," Lonnie says.

The challenges have been practical, emotional, and psychological as much as medical. Lonnie has had to recognize her own limitations: At one point five years ago, as she cared for her husband, mothered their

"I knew the man, not the celebrity,"
I loved. And he knew

teenage son, Asaad, and ran a business, among other things, she felt so unfocused, she thought she had attention deficit disorder. "I went to the doctor and fell asleep in the waiting room," she says. "The doctor said, 'You don't have ADD. You're sleep-deprived.'"

She's also had to learn to accept what she can't control. Muhammad is still a big man, with piercing eyes and muscular arms, the result of working out every day. But his disease means that this man of unparalleled physical gifts now walks haltingly; once famous for his banter, he often sits in silence. "I've been with him for so long, I can basically look at him and tell what he wants and needs," Lonnie says.

Yet the illness can steal only so much, and Muhammad still has plenty he wants to do. A quarter of a century into his struggle with Parkinson's disease, he's taking piano lessons. Most important, this lifelong supporter of humanitarian causes still feels he has a mission to help other people. Early in his disease, Muhammad shied away from the spotlight. "He used to play to the camera, but the camera was no longer his friend," Lonnie says. But then he made an appearance with Michael J. Fox, also a Parkinson's sufferer, who has been open about his own movement


"Parkinson's disease bothers us more than it bothers Muhammad," says Lonnie Ali. "He sometimes forgets he has limitations."

she says. "That's who I would always be in his corner."

problems. "I think he thought, If Michael can do it, I can do it."

Now Muhammad Ali doesn't care what people think when they see him. Early this year, in an essay for National Public Radio's "This I Believe," the boxing legend wrote about carrying the Olympic torch to light the cauldron at the 1996 Summer Games in Atlanta and realizing that his tremors had taken over. "I heard a rumble in the stadium that became a pounding roar and then turned into a deafening applause," he wrote. He understood then that Parkinson's had not defeated him.

"There's still a lot for me to learn from him, and I never forget that," Lonnie Ali says. "Muhammad was the epitome of strength and beauty, but could someone with physical challenges really relate to him? Probably not. But now they can identify with him. We used to get letters all the time about people with Parkinson's who wouldn't go out of the house, but because they saw Muhammad out, now they go out.

"He still has that power to inspire people—without even opening his mouth."

Read Lonnie Ali's advice on caregiving and get other helpful tips at readersdigest.com/care.



It Came From

Global becomes local faster than you can say "Twitter." But the traffic in good ideas is hardly an invention of the 21st century. Consider the heritage of one American icon: blue jeans. When you track them back, denim's roots go a good deal deeper than the cowboy plains, stretching in some shape or form back to the looms of 16th-century French weavers in Nîmes (Get it? *De Nîmes = denim*). Test your global aptitude here and collect other fun facts to impress your friends.

BY JOSEPH K. VETTER AND EAMONN FINGLETON

1. Where was the first cup of coffee savored?
a. Brazil
b. Yemen
c. Italy

2. Whom can we thank for the limes in our flavored seltzer?
a. Thailand
b. Mexico
c. Indonesia

3. Which country dealt the first poker hand?
a. United States
b. Spain
c. Great Britain



Where?

4. Loafers were the hot shoe in 1950s America. Whose feet did the slip-on sensation first grace?
a. Italians'
b. Germans'
c. Norwegians'

5. After a Byzantine princess brought the fork here, priests denounced it as a godless utensil.
a. Spain
b. Italy
c. France

6. Alcoholic beverages date back to the Stone Age, but distilled spirits are a more recent drink. Who made the cocktail possible?
a. Iraq
b. Ireland
c. Russia

7. Which country harvested the first carrot?
a. Japan
b. Afghanistan
c. India

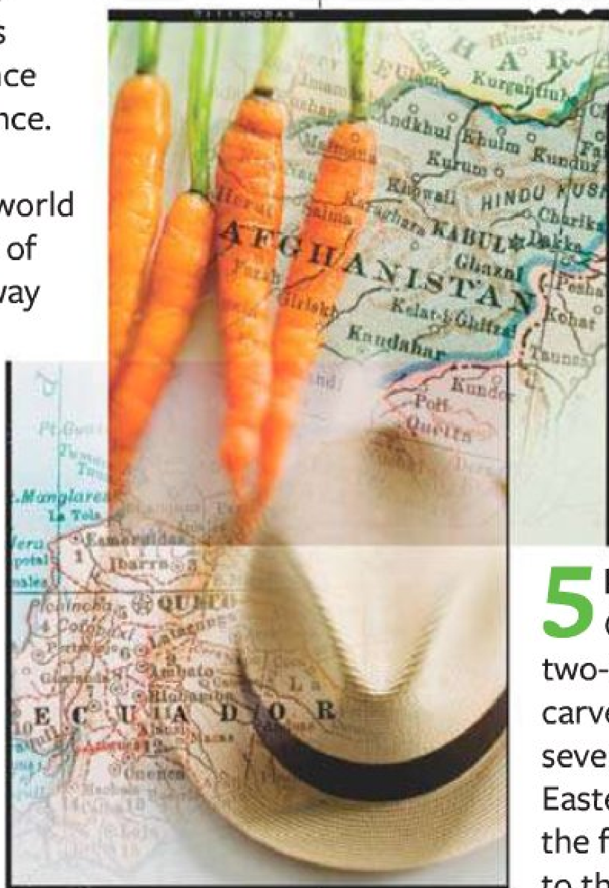
8. Which country can we chide for starting our obsession with chocolate?
a. Belgium
b. Switzerland
c. Honduras

9. In what country did that parental pet peeve processed sugar initially stimulate taste buds?
a. Cuba
b. Haiti
c. India

10. The Panama hat suggests easy living. Who donned it first?
a. Ecuador
b. Cuba
c. Panama

PHOTO-ILLUSTRATION BY TOM COLLICOTT

1 **b.** As far back as 1000 AD, Ethiopians chewed the seeds and berries of the coffee plant for its stimulant effects. Nearby Yemen was the first to cultivate and roast the beans for brewing—Sufi mystics there used it to enhance their spiritual experience. Coffee was shipped throughout the Arab world from the Yemeni port of Mocha and made its way to Europe in the 17th century.



2 **c.** Limes originated in Indonesia and Malaysia and were first cultivated in Southeast Asia and India. Arab traders scattered the citrus, which finally rolled into Europe during the Crusades. Then Spanish colonizers brought limes to the New World, where they flourished with zest.

3 **a.** Though it claims many forebears, including the German *pochen*, the French *poque*, and possibly the Iranian game of *as nas*, poker as we know it was born in the U.S.A. From the formerly French city of New Orleans, it traveled north aboard the legendary riverboats of the Mississippi in the early 19th century and caught on across the country. By the 1830s, the 20-card deck had grown to 52 to include more players and eventually caused more people to lose their shirts than did the Great Depression.

4 **c.** Before the loafer became the shoe of choice for American teens in the '50s, Norwegian dairy farmers wore leather slip-ons in cattle enclosures called loafing areas. A cobbler then took the lace-free footwear to market, basing his model on the local style. Bass introduced its version of the Norwegian classic to Americans in 1936. Today, loafers can be found on the feet of leisure lovers everywhere.

5 **b.** While the ancient Greeks wielded large, two-pronged tools to carve and serve meat, seventh-century Middle Eastern potentates were the first to bring a fork to their lips. Around the 11th century, the first fork reached a Venetian table in the hand of a Byzantine princess, to the horror of local priests, who maintained that God had invented fingers for eating. It took more than 500 years for Italians to adopt the utensil, which raises the question, How did they twirl pasta before?

6 **a.** Stone Age vintners squashed grapes in the region of Turkey and Armenia in 6000 BC, and the Sumerians and Egyptians were brewing beer in large quantities by 3500 BC. But an eighth-century alchemist in what we now know as Iraq is credited with inventing the process of distillation—heating fermented liquids from which pure alcohol is

siphoned off. Hence, the cocktail, causing happiness and havoc the world over. Unfortunately, his cure for the common hangover has been lost to history.

7 **b.** The Afghans ate purple carrots some 5,000 years ago. Since then, carrots have been cultivated in a wide variety of colors and sizes—small, medium, and large (one Asian variety is three feet long). The modern vegetable, the stuff of Peter Rabbit, was likely developed by the Dutch in the 17th century and has been adding crunch to party trays and turning carrot acolytes orange ever since.

8 **c.** The Mayans of Honduras first cultivated cacao beans to make chocolate. They ground the beans and mixed in water, maize, and sometimes even chilies to create a bitter beverage they found delightful. European settlers were considerably less enthusiastic when they arrived in the New World. But when Spanish explorers brought the chocolate drink back to Europe and sugar was blended in—*ahí está*! Europeans couldn't get enough. The U.K. company J. S. Fry & Sons produced the first chocolate bars in the mid-19th century.

9 **c.** Sugarcane was first cultivated in India to make crystallized sugar more than 3,000 years ago (the sugarcane plant itself originated in New Guinea, where it was chewed). The treat reached Persia around 500 BC, but Europe remained unsweetened until Arabs brought it to Spain 1,200 years later. Even after Arabs introduced sugar in Europe, it remained too expensive for ordinary folk. When prices finally fell and the appetite for stimulant drinks grew, sugar hit the mainstream. By the 18th century, it had become a staple in the West, and our waistlines haven't been the same since.

10 **a.** The Panama hat is from Ecuador. Woven from the straw of the toquilla plant, this lightweight, wide-brimmed piece of headgear provided an ideal shield from the tropical sun. Why Panama, then? After the hat made its way up from South America to be shipped to Europe and North America, it took its name from the Panamanian ports from which it sailed. Panama hats received a fashion boost when President Teddy Roosevelt donned one on a visit to the Panama Canal.

THE COMING OF LIGHT

Even this late it happens:
the coming of love, the coming of light.
You wake and the candles are lit as if by themselves,
stars gather, dreams pour into your pillows,
sending up warm bouquets of air.
Even this late the bones of the body shine
and tomorrow's dust flares into breath.

Mark Strand

NEW SELECTED POEMS (KNOPF, 2007). TO READ MORE POETRY, VISIT POETRYFOUNDATION.ORG.

CONSIDER THIS REQUIRED READING:

Whether your student is many years or mere months away from college, here's a foolproof plan that tells you everything you need to know



THE BEST WAY TO PAY FOR COLLEGE



BY LISA GOFF

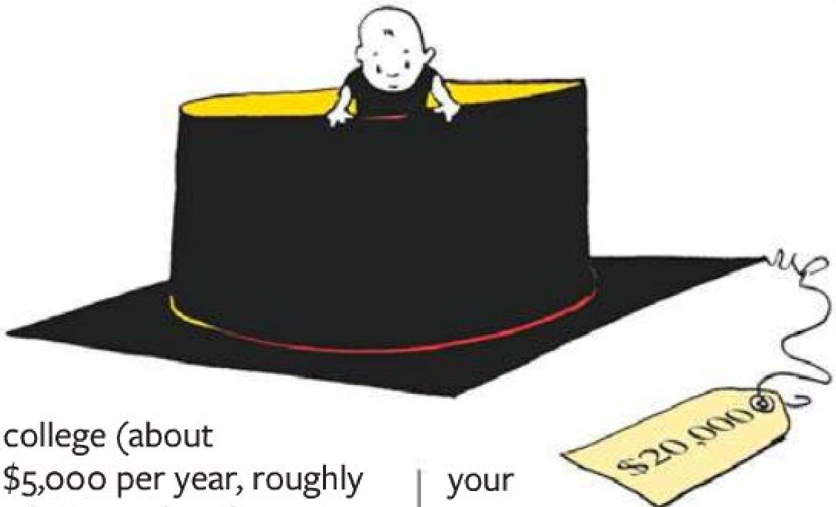
No wonder you can't sleep. Your child is headed to college, and you have no idea how you're going to foot the bill. Sure, you were putting aside money regularly. But then came the recession and what *New York Times* columnist Ron Lieber calls the "perfect storm of ugliness." Tuition costs have risen at a time when you've lost income and equity in your home. And any savings

or investments—including that 529 plan—have taken a hit. There's less financial aid available, and bankers have tightened up on the credit. All of which leaves your child facing the prospect of a mountain of student-loan debt upon graduation—if he can even *get* a loan. For many young people, that will mean delaying things previous generations took for granted: the first apartment, a car, marriage, even children.

Believe it or not, you've got options. Costs are indeed astronomical at many of the 371 schools that make the best-of lists. Of 3,500 colleges surveyed, though, 55 percent of students pay $9,000 or less a year in tuition and fees.

The trick is to figure out what will work best for your family. Here's the secret: While it may take a village to raise a child, it definitely takes a family to send one to college. If two or three generations work together, college bills can be paid without raiding parents' (or grandparents') retirement funds and without saddling students with crippling levels of debt. Simple sacrifices, advance planning, and reasonable expectations are the key.

BIRTH THROUGH SEVENTH GRADE



Parents

> Invest $50 a month in a college fund. Which kind of fund you choose (see "Ways to Save," next page) matters less than saving regularly, perhaps through an automatic payroll deduction. In 18 years, a fund that earns 6 percent a year will be worth about $20,000. And that much per child, along with $20,000 in student loans and some belt-tightening while your children are in college (about $5,000 per year, roughly what you already pay to feed, clothe, and shelter one teenager), should be enough to pay the average four-year $60,000 tab, says certified financial planner Kevin McKinley.

> Rumors circulate about families who scored big financial aid awards by saving nothing at all. But that's just another alligator in the subway. Your income, not your savings, will matter most to financial aid advisers as they decide how much aid to give you.

> Some credit cards reward college savings. Upromise, the largest administrator of 529 plans, deposits 1 to 10 percent of purchases made with its World MasterCard directly into your Upromise

ILLUSTRATED BY ISTVAN BANYAI

account (upromise.com). You then transfer the funds into any of its 529 plans (529.com). Friends and family can also sign up to have their purchases credited to your child's account.

> U.S. Treasury bonds (Series EE or Series I) are still a safe bet, immune to the stock market plunges that decimated many families' college savings earlier this year. The EE bond is guaranteed to double its value in 20 years, or the government will make up the difference. (You lock in a fixed interest rate, which varies depending on when you purchase the bond. Recently, that rate was 0.7 percent.) Some states also sell tuition bonds. Illinois, for example, offers 4.75 percent on 20-year bonds. You pay about $2,000 for a bond for a newborn, but it will be worth almost $5,000 by the time she's a junior in college (you don't have to live or plan to go to school there). Buy bonds at your local bank or brokerage firm, at treasurydirect.gov, or call 800-722-2678. Earnings are tax-free. But using bonds to save for college can be complicated. School yourself at findaid .org/savings/bonds.phtml.

> Deposit birthday checks and other cash gifts straight into your child's college fund. Thank-you notes that emphasize that fact will encourage more of the same. Bolder still, set up a college savings gift registry at Freshman Fund (freshman fund.com) or Ugift (529.com).

> The sooner you start saving for your child's education, the less you (or your child) will have to borrow later. But

WAYS TO SAVE

Section 529 Plan

Named for its address in the federal tax code, a 529 comes in two varieties: a savings account and a prepaid tuition account (see page 150). Savings accounts, or investment accounts, are invested by professional managers in stocks and bonds, CDs, and money market accounts. A 529 savings account is a better choice than a prepaid plan, which can lose value if you move to another state. You can invest in any state's plan (they all have at least one); 32 states, plus the District of Columbia, however, provide an additional tax deduction if your child is educated in state.

Earnings in 529 plans are tax-free as long as the money is spent on higher education. It's cheaper to enroll in a savings plan through the state than it is through a broker. Browse state plans at savingforcollege.com, or compare them side by side at collegesavings.org. Fees vary widely (0.3 to 3 percent or more). Low fees can make an out-of-state plan a much better deal, even if you lose the state tax deduction, which in many cases is minimal—$100 or less.

And as the recent market crash shows, 529 accounts can plummet in value when stock prices fall. Guard against losses by choosing an "age-based" plan that invests more conservatively—fewer stocks, more bonds—as your child gets closer to college age.

starving your retirement fund to feed a child's college account is never a good idea. You can always borrow to pay for college, but you cannot borrow to pay for retirement.

Willing Grandparents

> Grandparents can make a huge dent in a college bill if they, like the parents, start saving early. A $500 annual investment in a mutual fund averaging 6 percent will balloon to about $13,500 by the time the high school class of 2027 (born in 2010) marches off to college.

SOURCE: 2009 SALLIE MAE/GALLUP SURVEY

ADDING IT UP

A typical path to paying the bottom line:

36% Parent income and savings
25% Scholarships and grants
14% Student loans
10% Student jobs and savings
9% Parent loans
6% Family and friends



Mutual Funds

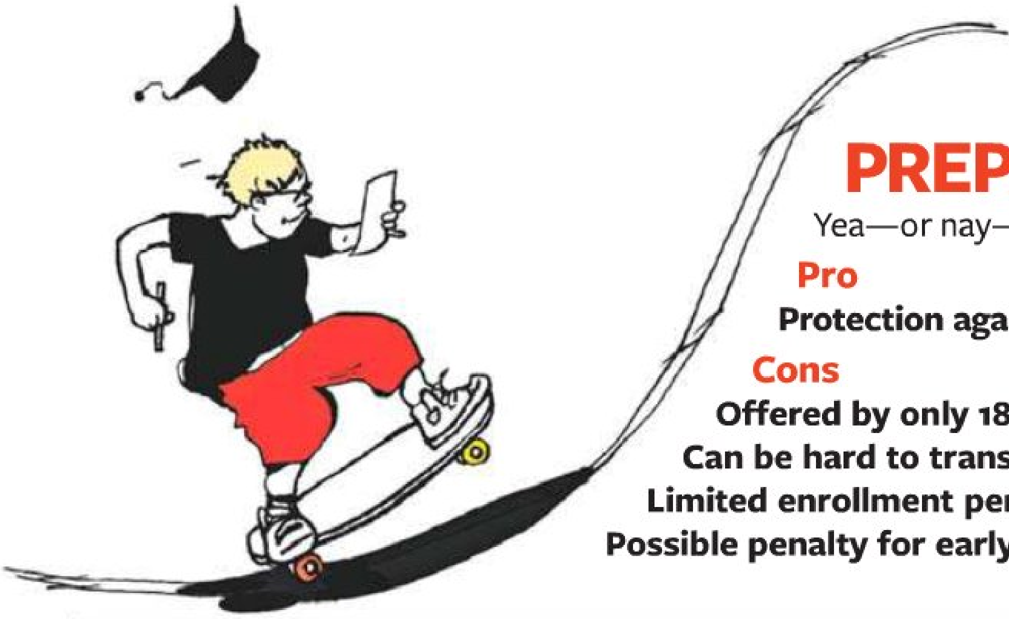
These are pooled investments in stocks and bonds that are managed by a professional. Unlike 529s, they can be used for any purpose at any time, with no penalties for withdrawal of earnings. As your child grows up, you will want to shift into increasingly conservative funds. Compare the performance of various funds at bankrate.com or morningstar.com.

Other Investments

Certificates of deposit, money market accounts, and regular old savings accounts are still favored by some families. They are indeed safer investments, although they usually earn 3 to 6 percent less than plans that invest in the stock market. But in some states, you can choose these investments through a 529 plan while also pocketing the tax breaks.

In Whose Name?

You usually pay lower taxes on savings and investment accounts held in your child's name. But if there is even a ghost of a chance that you will be eligible for financial aid, those are false savings. Colleges expect you to contribute at most 5.64 percent of your assets toward tuition every year, but the tab for assets in your child's name is much higher—a flat 20 percent per year. A $20,000 college fund in your child's name, in other words, would be docked about $4,000 up front, but at most $1,100 if it's in your name. The same rule applies to savings bonds.



PREPAID 529s

Yea—or nay—to locking in prices?

Pro

Protection against tuition increases

Cons

Offered by only 18 states

Can be hard to transfer to new state

Limited enrollment period

Possible penalty for early withdrawal

EIGHTH THROUGH TENTH GRADES

Parents

> With five or fewer years left on the clock, now is the time to think about prepaid 529 tuition plans, which promise to lock in today's tuition prices for tomorrow's college student. If you want the peace of mind of knowing exactly what your child's tuition will cost, or if you don't have any college savings—and 38 percent of families don't—a prepaid plan might be a good choice. You will incur penalties for early withdrawals in some states—as high as $300. Scrutinize your state's fees at collegesavings.org. For students interested in attending a private university, the Independent 529 Plan (independent529plan.org) is good at about 300 private, mostly small liberal arts colleges.

> If you have more than one child, experts say, individual 529 savings accounts are a better choice than one account for all, as long as maintenance fees don't multiply. Many plans will waive fees if you sign up for direct deposit. With individual accounts, money saved for younger siblings typically won't count against the firstborn when his college calculates need-based financial aid. If one child hits the scholarship jackpot and ends up not needing her 529 savings, you can usually change the name of the beneficiary or transfer funds tax-free to another child's plan.

> If you opted for mutual funds, remember to fine-tune them annually for less risk as your child gets older—fewer stocks, more bonds—so that you are less likely to lose money. Age-based 529 plans do this automatically, but some are better at it than others: Ohio College Advantage and Virginia Education Savings Trust, to name a few. Check your fund's performance on the list of best and worst 529s published each spring by Morningstar, the independent mutual fund research firm (click on the Funds tab at morning star.com).

Willing Grandparents

> Your storied past may be the key to scholarship money for your grandchildren. Create a "grandpar-

ent résumé" that includes the places you've worked, the names of clubs you've belonged to, and your ethnic and racial heritage going back several generations. Share it with your grandchildren—a rewarding exercise in itself. Offer to help them search for matches at scholarships.com and fastweb.com.

> Your military service is a source of pride; it can also be a font of scholarships. The American Legion (legion.org), the Veterans of Foreign Wars (vfw.org), and Vietnam Veterans of America (vva.org) all sponsor scholarships for grandchildren of veterans.

Students

> Children as young as 13 can start applying for college scholarships. Sponsors range from the Library of Congress to the American Licorice Company and reward skills as diverse as building model rockets and making peanut butter sandwiches. Wacky, but the money is real enough. FinAid has a comprehensive list and links to scholarship websites (finaid.org/scholarships).

> Students should sign up for AP (Advanced Placement) and classes that offer college credit. Making the grade in four such classes can wipe out a semester's worth of college requirements, a savings of roughly $7,000 in tuition and living expenses at a state school. Plus, high AP scores increase your chances of getting merit or non-need-based aid from colleges.

> Get a job. Students can earn up to $3,000 without losing any financial aid. Lawn mowing and pet sitting add up over the years.

SITES FOR SAVING

Centerforcollegeaffordability.org See how graduates fare on the job market (also available at payscale.com) and how much debt they have at graduation. Plus, try the "do it yourself" feature that lets you rank colleges based on your own criteria. Brilliant.

Collegeboard.com An all-purpose site for scholarship searches, financial aid planning, and comparing aid awards.

Fafsa4caster.ed.gov Forecast your chances of receiving financial aid. This is a preview of the Free Application for Federal Student Aid (FAFSA) that all aid applicants must file. A streamlined version of the form—with a few dozen of its 153 questions sliced off—will be available after January 1. Many private colleges require the even more extensive College Scholarship Service Profile form (profileonline.collegeboard.com).

Finaid.org/calculators Calculate your EFC—expected family contribution.

Payscale.com Find out which majors pay the highest starting salaries and where top earners went to college.

Savingforcollege.com The World's Simplest College Cost Calculator spits out future costs and how much you'll have to save, based on your child's age and college preferences.

11TH THROUGH 12TH GRADES

Parents

> Be blunt with your child about spending limits. Insist that he apply to at least two safety schools that you can afford with minimal borrowing.

> No savings? The Federal Parent PLUS Loan program lends parents the balance of costs minus any financial aid. You'll pay 3 to 4 percent of the loan amount in fees and around 8.5 percent interest (it's slightly lower if you borrow directly from the government at direct.ed.gov, but ask if the college participates in the direct loan program).

> Federal Pell Grants, which do not have to be repaid (ed.gov), offer a maximum of $5,350 per child, based on need. Most families that qualify earn less than $50,000. If your income is significantly higher but you have more than one child in college, you may still make the cut.

> Save money on college visits by taking virtual tours on college websites or at unigo.com.

> Sign up for a tuition payment plan that lets you pay monthly rather than in two lump sums a year.

Willing Grandparents

> A few colleges, like Texas State University and the University of Maine, extend legacy scholarships to grandchildren of alumni. Hood College in Maryland offers first-year students a $5,000 scholarship if a grandparent (or parent) went there. The state of Colorado runs an annual essay contest for grandparents, awarding ten grants of $2,500 each (collegeinvest.org).

Students

> It's time for them to get some skin in the game. Student loans often have lower interest rates than anything parents qualify for.

> Start with the feds. Perkins Loans (you repay these, with interest) go to the neediest students, but Stafford Loans are for everybody, and they're generous: Dependent children can borrow up to $31,000; independents (usually anyone who is 24 or older, married, a veteran or who has dependents), up to $57,500. The new Income Based Repay-

SAVE THE BIG BUCKS

Save $23,000
Live at home the first two years while attending community college. The average tuition is $2,500, and many states guarantee transfer to a four-year university.

Save $28,000
Finish in three years. Using AP and college-credit classes and CLEP credits (collegeboard.com/testing) shaves up to two semesters off your college bill.

Save $40,000
The National Center for Education Statistics calculates annual savings of about $10,000 if you can live off campus with a family member—more if you attend college in a large city where the cost of living is higher (nces.ed.gov/collegenavigator).

ment (IBR) program pegs monthly payments to a student's income and family size, not the loan amount. Decipher the options at studentaid.ed.gov.

> Rule of thumb: They shouldn't borrow in total more than what they can expect to earn their first year out. "They will almost certainly default on higher levels of debt," says FinAid founder Mark Kantrowitz. If they hope to make $40,000 that first year out of college, for example, they shouldn't borrow more than $10,000 a year.

> Peer-to-peer lending websites have mushroomed, but beware of adjustable rates that can balloon to 30 percent or more. Greennote.com offers a 6.8 percent fixed-rate loan with ten years to repay it after graduation. Tuitionu.com lists other private lenders.

> They shouldn't blow off taking the PSAT exam in the 11th grade, thinking it's just a practice SAT. It's the only way to qualify for a National Merit Scholarship. Finalists can receive $2,500.

> Make a final scholarship sweep at finaid.org/scholarships. Find scholarships for racial minorities at collegescholarships.org; there's even a category for "White Male."

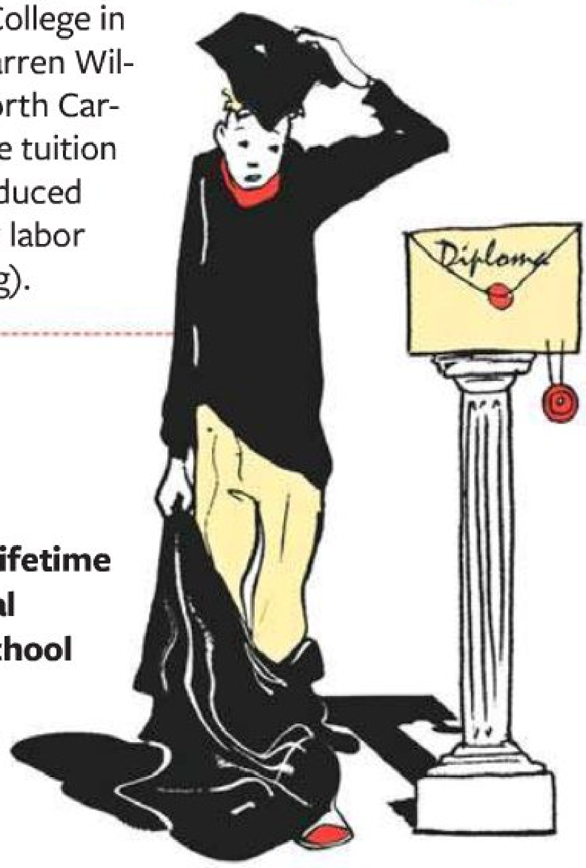
> Military schools provide a free world-class education (gov.com/agency/dod/college.html). The ROTC (Reserve Officers' Training Corps) program provides scholarships and living expenses (goarmy.com/rotc). Both require a military service commitment.

> Seven "work colleges," including Berea College in Kentucky and Warren Wilson College in North Carolina, either waive tuition or offer it at a reduced cost in return for labor (workcolleges.org).

> Colleges don't own crystal balls. If your financial situation changes because of a job loss or high unreimbursed medical expenses, call the financial aid adviser. He or she may increase your financial aid—including federal aid.

> A handful of colleges—like George Washington University in Washington, D.C., and the University of Kansas—offer prix fixe tuition. All Illinois public institutions have programs that freeze freshman-year tuition for four years.

> Is it really worth it to attend a school that doesn't have a great job-placement office? Look for colleges that back up their success rate with statistics. ■



THE NUMBERS

The cost, and benefit, of a college degree:

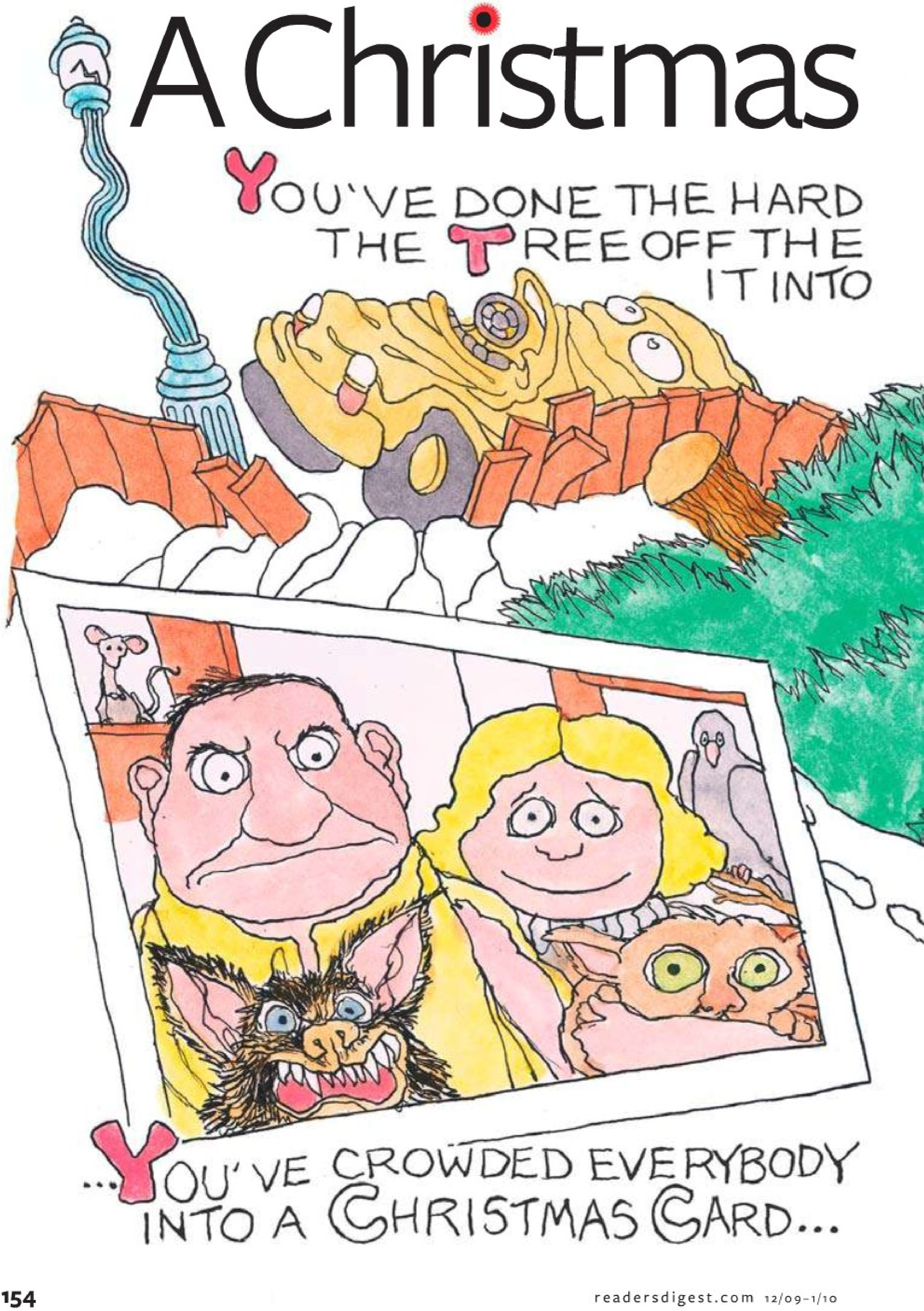
$23,186 Average student debt at graduation

66 Percentage of students who graduated with debt in 2008

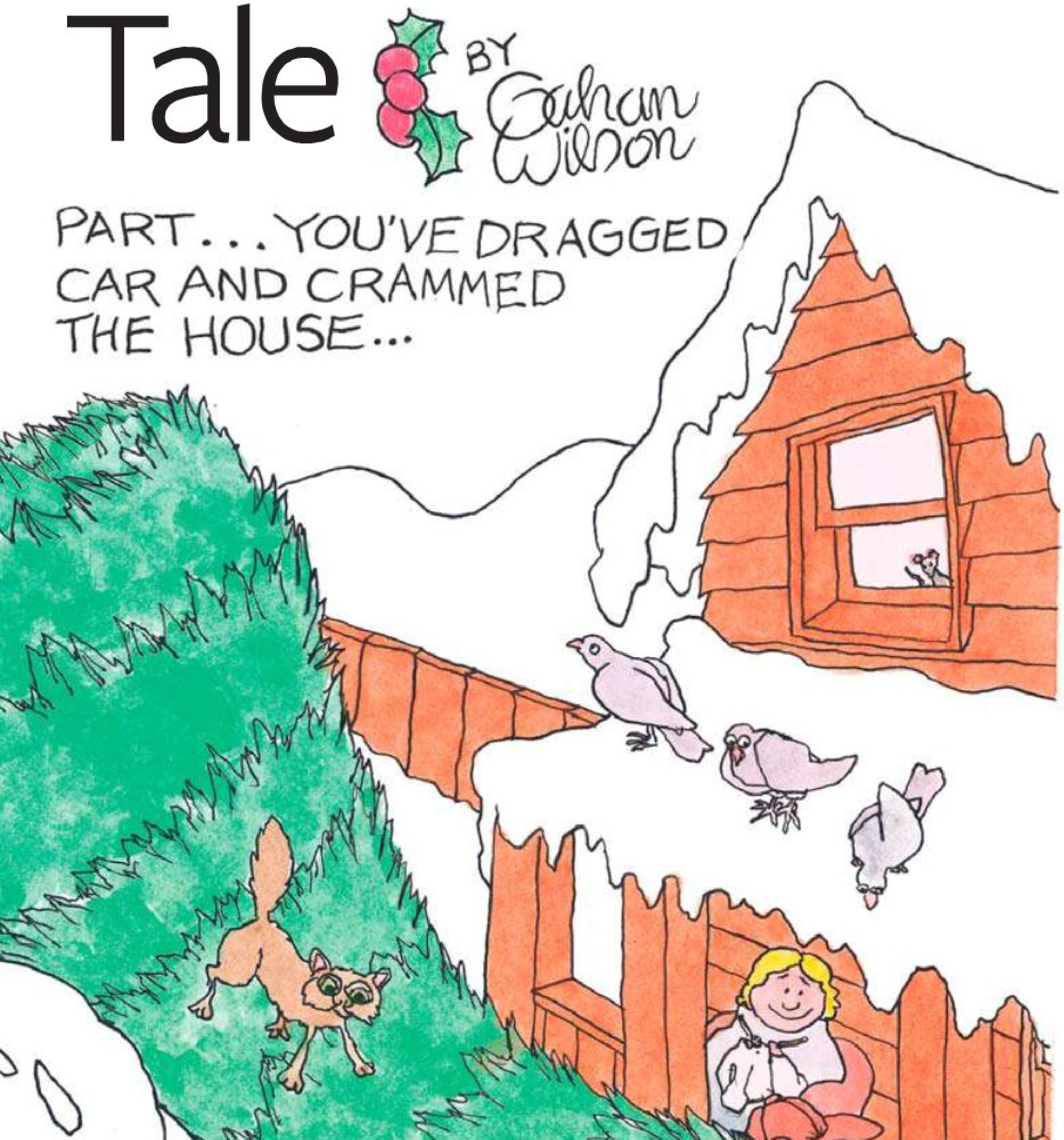
20% Increase in number of parents filling out the FAFSA in 2008

$1.2 million Average gap in lifetime earning potential between high school and college graduates (with a bachelor's degree)

A Christmas


YOU'VE DONE THE HARD
THE TREE OFF THE
IT INTO
...YOU'VE CROWDED EVERYBODY
INTO A CHRISTMAS CARD...

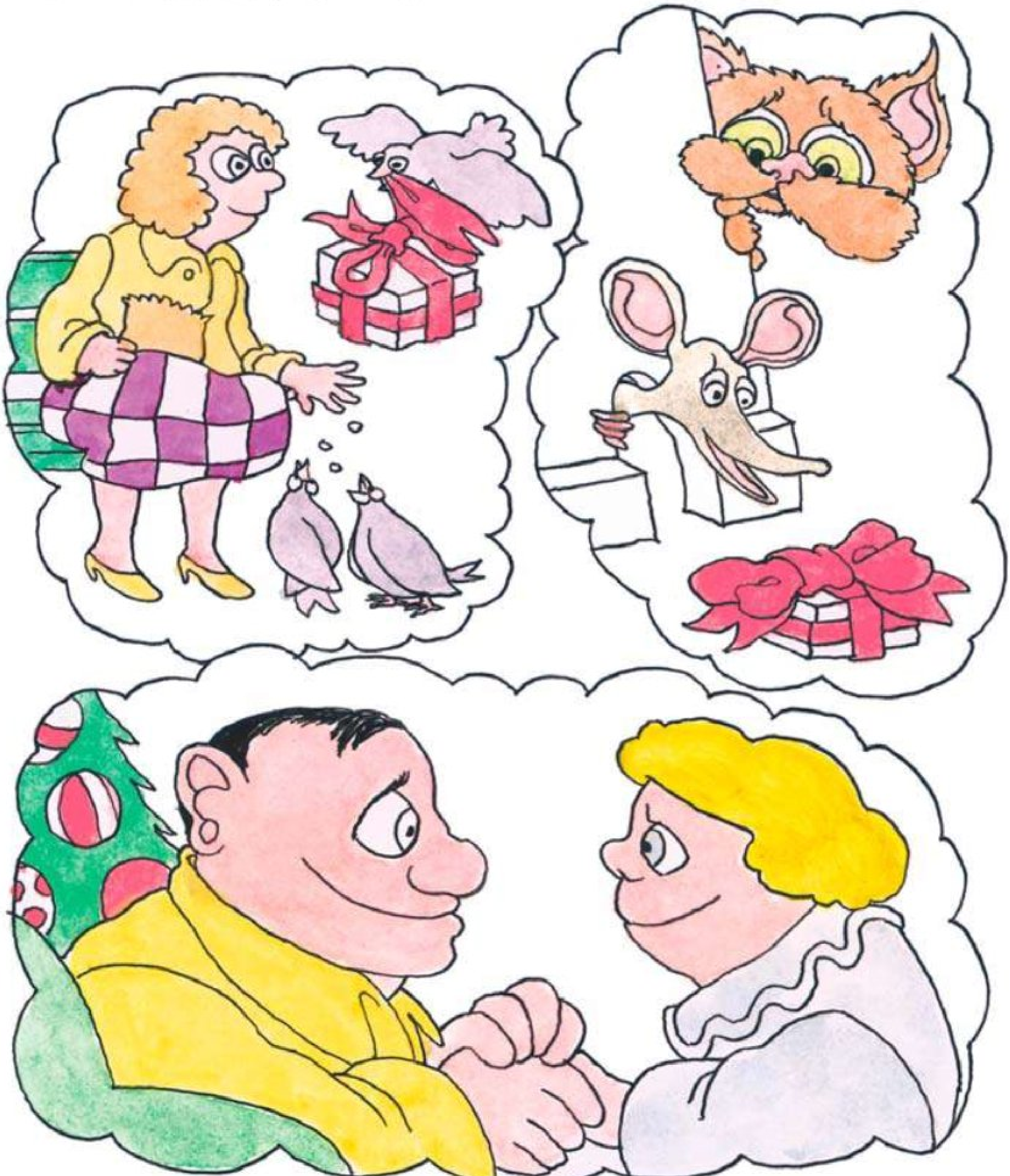
Tale



ILLUSTRATED BY GAHAN WILSON


...BOUGHT THE PRESENTS...

AND NOW IT'S TIME TO REAP THE REWARDS - ALL YOUR HARD WORK HAS PUT EVERYONE IN THE HOLIDAY SPIRIT!



Happy Holidays from Reader's Digest!



"The point of being human is to get better at love," says Braestrup, chaplain, wife, and mother.



LAUGH, PRAY, LOVE

BY KATE BRAESTRUP

A bestselling memoirist tackles the trickiest of subjects—the human heart

PHOTOGRAPHED BY JASON GROW

FROM *MARRIAGE AND OTHER ACTS OF CHARITY*

EVERYBODY NEEDS A LITTLE LOVE,

and almost everyone is, in some way, able to give it. The result of the gift is gratitude for both giver and receiver, and therefore joy.

I learned this at various points in my life and have been living it since. I didn't know it at first, of course, when I was young and arrogant. But in midlife or thereabouts, I became a chaplain for the Maine Warden Service. And what's interesting to me is that if you ask any minister how he or she decided to go into the ministry, the story you get will likely be a love story.

As in the romantic tales a newlywed will tell, a minister arrives in the pulpit after a journey that seems, in retrospect and in the retelling of the tale, mysterious and blessed. There are encounters that could only have been fated, synchronicities of time and place that had to have been divinely preordained.

"So what is your story?" a game warden I knew asked me one afternoon.

We were lying on our stomachs on a spice-scented bed of leaves in the middle of a forest, a pair of binoculars handy, and the warden had just finished educating me about the love life of the North American porcupine. He did this while keeping watch over an illegal deer bait. As the wardens' chaplain, I don't often participate in their primary law enforcement responsibility, which is to enforce fish and wildlife law, unless I decide, as I did that day, to tag along.

"Prickly pig" is what the name actually means, he told me, although a porcupine is not a pig but a rodent. During mating season, the males compete furiously for a female. A given male may win over the very same female the following year. "So whenever I see a porcupine milling around in the vicinity of a roadkill, it breaks my heart," he said.

We sighed and were silent for a moment, imagining a porcupine grieving in some dim, bewildered way.

"How do porcupines mate *at all*?" I asked.

You can try posing this to a game warden as a serious question, as I did, but you will always get the humorous

MARRIAGE AND OTHER ACTS OF CHARITY: A MEMOIR, COPYRIGHT © 2010 BY KATE BRAESTRUP, IS PUBLISHED AT $24.99 BY REAGAN ARTHUR BOOKS, LITTLE, BROWN AND COMPANY, HACHETTE BOOK GROUP, NEW YORK, NY.

answer: "Very carefully." Added the warden, "They have to stay relaxed throughout the encounter to keep the quills—about 30,000 of them—lying lower than the softer fur that covers their bodies. I'll tell you one thing: If the female doesn't want it to happen, it definitely won't. Male porcupines must be really good at sweet talk."

The warden stole a quick glance at my clerical collar and then at my face, as if checking to see whether any of this was too earthy for his chaplain's ears. That's when I told him *my* story.

I didn't plan on being a minister from the start, I explained to the warden. Growing up in Washington, D.C., and a few other places, I was a famously rotten kid.

My elder sister had the lock on quotidian good behavior; she was mannerly, nonviolent, tidy, and good at school. My brother didn't have to be good, as far as I could tell. He was a boy. Moody, volatile, the redundant second girl, I was prone to hitting and tears, shoplifting and self-righteousness, contumacy and self-reproof. On principle, I was opposed to school, but when these principles failed to persuade my mother, I became skilled in the fakery of minor ailments.

And yet, stirred by tales of serviceable martyrdom, I imagined future feats of noticeable, heroic, redeeming goodness. It was my ambition to be a really, really good person. I would endure jail in Birmingham with Martin Luther King Jr.; I would distribute manna in the refugee camps of Biafra (it was Biafra, back in those days, where everyone was starving).

This was in the late 1960s and early '70s, before the Internet and the 24-7 news cycle, but even then it was hard not to notice that the world was filled with suffering. Despite the abundant energy and time I felt sure I would have as an adult, it became clear that I would have to prioritize among the various potential recipients of my largesse. Should I give food to the hungry, protest against injustice, or rescue refugees? What matters most: Food or freedom? Soybeans or chocolate?

My family celebrated Christmas, but I didn't belong to a particular church as a young person. I wondered, Whom should I serve? And how?

Someone famously good—Mother Teresa, I think, though I'm not sure—answered it this way: Help those whom God has placed in your path.

I remembered thinking, I like it! I had a nice image of myself walking down a well-marked path in the sunshine. I came around a corner and—whoops—there she or he was: the person God placed in my path. And I would help this person. It even happened that way in real life now and then. Except that God, being God-like, tweaked the message a little bit.

As a college student in D.C., I was exiting a city bus when the woman in front of me fell off the bus step and hit her head on the curb. There was blood

Kate Braestrup is the author of the 2007 bestseller *Here If You Need Me. Marriage and Other Acts of Charity* is her third book. She lives in Maine.

everywhere. (If you're looking for an obvious sign that someone needs help, it's hard to beat blood.) Using a scarf I was wearing, I applied pressure to the wound. Then I hailed a cab to take the woman to the emergency room.

In the taxi en route to the hospital, the woman began complaining to me about all the black people on the bus. She was sure that the black people were somehow responsible for her falling, she said; she was sure that the black bus driver had stopped the bus in the wrong place, that the black man behind her had been pushy.

I spoke up. "I was behind you," I told her. "You were in my path."

The black guy driving the taxi caught my eye in the rearview mirror, but he didn't say anything. He didn't charge us for the ride. The woman was effusively grateful to me, but I went home feeling angry and confused, not virtuous.

I thought about it: I was a young, middle-class white woman when I accompanied the bleeding woman to the hospital. The cabdriver was a middle-aged African American man. So why did he and I help the injured woman?

Because we could.

Why did we help her, specifically? Because she was there.

I believe that every soul is called to love and to serve, by the principles of our traditions and the inclinations of our human hearts. Which brings me to the story of my young first husband—because it was my marriage to Drew that taught me how to love God and, by extension, others in my life.

I loved Drew. In fact, I was bonkers about him, and he was bonkers about me. When we were in our early 20s and had lived together in sin for a while, in an apartment across from the National Cathedral, he asked me, "What would you think about getting married?" By then, we had bought our first broom together, on Wisconsin Avenue. We had shopped for black beans and rice. We'd gotten a dog.

I agreed that getting married was a good idea.

"Marriage is a lot of work," wise friends told us.

"*Hard* work," our relatives reiterated. "And you're awfully young."

Yes, we were young. And passionate, bad-tempered, arrogant, affectionate, and ignorant. We wrote our own ceremony. We invited lots of people.

"Do you promise to love and honor for as long as you both shall live?" the minister asked us in a Catholic chapel that was filled with a hundred or so friends and relatives, after my dad walked me down the aisle.

Pale and trembling, Drew and I promised; people watched us promise. And we were bound. Our union, we believed, would provide a strong and stable platform from which we

KENKEN ANSWERS / SEE PAGE 184

4+ 1	3	2- 2	4
7+ 3	3- 4	1	6+ 2
4	5+ 2	3	1
2	1	7+ 4	3

9x 3	1	20x 5	4	240x 6	2
2 2	3	6x 6	1	4	5
11+ 6	2÷ 2	1	10+ 5	3	3- 4
5	4	144x 3	6	2	1
11+ 1	6	4	2	14+ 5	3
4	3- 5	2	3+ 3	1	6

might sally forth in dedicated service to the community and the world.

A year later, we moved from Washington to Thomaston, Maine. I wrote and published a novel. Drew worked for the Maine State Police. He served as a road trooper, an undercover narcotics investigator, a K-9 handler, and a civil rights enforcement officer. We became the proud parents of four wonderful children in rapid succession, and in 1991, we bought an ancient house that boasted a large yard and enormous trees. On the sills of our south-facing windows, geraniums bloomed with enthusiasm. The children were happy and healthy.

Drew and I were healthy, too, but eventually we became not quite so happy with each other. With the help of counselors and a lot of patience, we worked it out and found our way again. We became more charitable. We figured out how to say "I'm sorry." We grew as a couple.

I love him, I often told myself. I would do virtually anything for him.

One spring Sunday, I went to church, dropped the kids off at Sunday school, and sat in our usual pew. My friend Susan sat down beside me, opening her purse with a conspiratorial flourish. "Have you seen this?" she whispered. "It's adorable."

It was a clipping from the local paper, an article about community policing, and the photo was of Drew in uniform, grinning beside the open door of his state police cruiser. He looked confident and content.

SOMEHOW, IN THAT BLEAK AND LIFE-CHANGING MOMENT, I KNEW I WOULD LOVE AND SEEK ONLY TO LOVE WITH THE WHOLE OF MY BROKEN HEART FOREVER.

Throughout the sermon, I kept taking the clipping out of my pocket to look at it again. When I got home, I pasted it into the scrapbook that Drew and I kept.

Beneath the picture, I scribbled a passionate prayer. "Take care of him, God," I wrote. "I love him so much."

The very next morning, on April 15, 1996, Drew's police cruiser was struck broadside by a truck fully loaded with ice.

The chief of police from our town rushed from the accident scene to tell me Drew was dead. I remember noticing the bright red of my bootlaces.

Even in the moments that followed, when my friend Monica had come to me and wrapped her arms around my head as if to protect me from the tragedy that had already happened, I realized that although Drew, my

beloved, was now lost to me, I was still in love. I don't know what I said at the time; I might have screamed. I might have cried. I *know* I cried—for a long time afterward too. But I was in love with him, with my children, with my friends, with my family, with my town, and with all those whom God had placed in my path.

And somehow, in that bleak, life-changing moment, I knew I would love and seek only to love with the whole of my broken heart forever.

The call to professional ministry for me was inspired by the startling and miraculous abundance of love made available after Drew died. Friends, neighbors, and strangers took care of us with such generosity that I can't think of that painful time in my life without also remembering their absurdly lavish gifts of love. So it was love, not loss, that I was called to honor with my ministry, love that I wished to participate in and cultivate through my work.

The Bible makes this clear. Be as loving as you can, as often as you can, for as many people as you can, for as long as you live. Why should we do this? *Because*.

After seven years of seminary and my ordination as a Unitarian Universalist minister, in 2004, I still come back to that same, plain credo. It's a way of living for me, simple enough for even a child to understand.

"I can do it," said my son Peter, the second of my four children, who was nine when I explained it to him. "I can be loving toward anyone. Even an ax murderer."

"Start with your sister," I told him.

Or start with your spouse. As I did with Drew. Whomever you start with, it doesn't end there. Once you apply it and get the hang of it, the principle can also be extended to the guy who swipes your parking spot at the local Shop 'n Save, the telemarketer who calls you at suppertime, or even—imagine this!—your own kin.

If you feel called to Professional Goodness, however, and try to answer the call the way I did, as a minister who contemplates the bewildering plethora of needs and possibilities, it is easy to

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Christopher Gaydos,
Circulation Director

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be overwhelmed, discouraged, or—much sadder still—distracted by such grandiose visions that you fail to see what is right in front of you.

One afternoon in February 2004, almost eight years after my husband's death, my friend Monica called. Following our usual, comforting discussion regarding the health and sanity of our respective and now adolescent offspring, Monica asked if I happened to remember meeting a friend of hers, a man named Simon, at the winter festival in Camden the week before.

"Should I?" I asked her.

"He's handsome."

"Oh," I said.

"According to him, the two of you spoke briefly at a funeral last month too. You made a big impression on him."

"I spoke to a lot of people at that funeral," I said.

"I know. The important thing is that Simon remembers you." Monica said this in an alarmingly meaningful way. "And I think he's great, Kate. I really like him. But I wanted to check and make sure it was all right with you before I gave him your phone number."

Before I knew it, while I was busy showing love and charity toward the Maine wardens, and to the families of the injured and the dead, and to the couples whom I was pronouncing husband and wife in my spare time, I was also on my first date with this man named Simon. He was an artist and a high school teacher. He was divorced and a father of two.

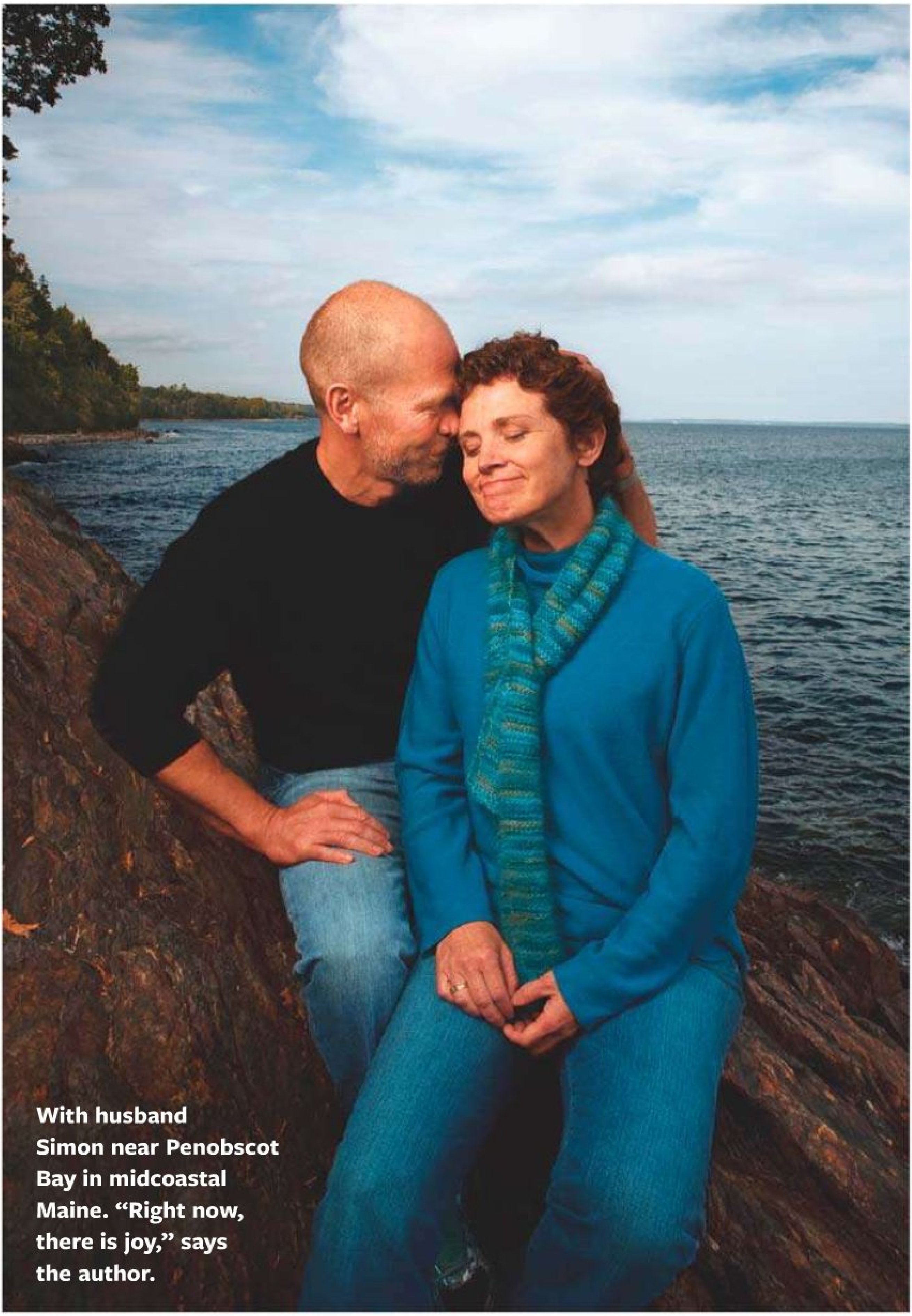
Over coffee on that first date, he wondered about my ministry. "How did you get into this job?" Simon asked me.

God placed it in my path, I was thinking.

SIMON AND I HAD A LOT IN COMMON. WE LOVED ART AND TRAVELING OVERSEAS. HE LIKED TO COOK, AND I LIKED TO EAT. OUR KIDS GOT ALONG REALLY WELL.

Simon and I understood each other. We had a lot in common. We both loved art and traveling overseas. We were avid readers with the same taste in books. He liked to cook, and I liked to eat. I liked knitting, and he happily wore what I made for him. I met his son and daughter; he met my two sons and two daughters. Then the children all met one another, and they got along astonishingly well.

Still, Simon confessed to being a little scared. He had been divorced after 11 years of marriage, and he was wary of entering the married state again. I had my own reasons for hesitating. I had known loss.



With husband Simon near Penobscot Bay in midcoastal Maine. "Right now, there is joy," says the author.

One autumn day, after we'd attended the wedding of mutual friends at their home in Lincolnville Beach and were walking home together, Simon said to me, "I feel that I am, at last, firmly planted."

He made vertical lines with his hands in front of him, as though he were drawing the trunk of a stout oak in the air. "And I am learning to open my arms more and more"—here he spread his powerful arms to the sides—"so I can embrace more and love more."

"Oh!" I said and turned in to his arms.

"And if our friends are brave enough to marry," Simon said as he held me, "who are we to shy away?"

It was all done breath by breath, according to Simon. Moment by moment. Little by little.

And so, on a jubilant day in August 2006, at the tiny community church in Lincolnville, Simon and I got married in the presence of friends and family, joining our homes, our children, and our hearts.

He said to me, "Love demands that we take a person seriously."

"How do you know so much about love?" I asked. "How did you learn it?"

"I don't know that I've really learned it all yet. I'm still working on it," he said. And he added, "In our maturity, we have learned to accept a paradox. We have each lost. Now we love, and we are grateful."

So this is the terrain we stumble across, bearing our fragile hearts in our clumsy human hands.

And, finishing my story to the game warden—though I am still living my personal history, day by day, as I write this—I said, "It is a brave thing to try to love at all, let alone completely and always. It is a brave thing—and yet it is the only thing."

I'LL HAVE WHAT THE QUEEN'S HAVING

We may share a language, but that doesn't mean we always understand what the Brits are saying. Here's a smattering of British delicacies. Can you match the name of the dish to its description?

1. bubble and squeak	a. sausage in Yorkshire pudding
2. digestive	b. smoked herring
3. bangers and mash	c. fried leftover potatoes and cabbage
4. fairy cake	d. a semisweet cookie
5. toad-in-the-hole	e. a cupcake
6. kippers	f. sausage and mashed potatoes

Answers: 1. c., 2. d., 3. f., 4. e., 5. a., 6. b.

Quotes
ON FAMILY

ILLUSTRATED BY JOHN KASCHT



If you ever start feeling like you have the goofiest, craziest, most dysfunctional family in the world, all you have to do is go to a state fair. Because five minutes at the fair, you'll be going, **You know, we're all right. We are dang near royalty.** *Jeff Foxworthy*

You don't choose your family. They are God's gift to you, as you are to them.
Desmond Tutu, God Has a Dream: A Vision of Hope for Our Time

There is no such thing as fun for the whole family. *Jerry Seinfeld*

A happy family is but an earlier heaven.
Sir John Bowring, Matins and Vespers

In most homes, the father is concerned with parking space, the children with outer space, and the mother with closet space. *Evan Esar, 20,000 Quips and Quotes*

Got That?

Families are about love overcoming emotional torture.
Matt Groening, The Simpsons creator



FOX/PHOTOFEST

Happiness is having a large, caring, close-knit family in another city. *George Burns*

A family is a unit composed not only of children but of men, women, an occasional animal, and the common cold. *Ogden Nash, Family Reunion*

I'm not afraid of growing older. My grandmother was the center of our family. I would love to be like her—the grandmother of the family, the godfather of the clan. *Jennifer Aniston*

There can be hope only for a society which acts as one big family, not as many separate ones. *Anwar el-Sadat,* former president of Egypt

ONE MORE

The only rock I know that stays steady, the only institution I know that works, is the family. *Lee Iacocca, Talking Straight*



Eater's Digest

HOLIDAY DELIGHTS
FROM NIGELLA LAWSON

Spruced-Up Vanilla Cake

SEE NEXT PAGE FOR RECIPE

Sure, roast a few chestnuts on an open fire—but if you really want to make the season bright, try doing some holiday baking. Nigella Lawson's new cookbook, *Nigella Christmas*, offers easy and delicious treats that everyone will love: a charming cake that looks like a forest of fir trees (but smells like vanilla), extravagantly rich chocolate shortbread cookies, and satisfyingly sticky gingerbread. Make them as gifts or for parties or just to spread a little joy around your home. Happy holidays!

Spruced-Up Vanilla Cake

Makes about 12 slices

Lawson turns a simple vanilla cake into an eye-catching treat using a tree-shaped Bundt pan. But this aromatic dessert will taste just as good baked in a regular Bundt pan.

- 2 sticks (16 tbs.) soft butter, plus one more for greasing (or use nonstick cooking spray)
- 1½ cups sugar
- 6 eggs
- 2⅓ cups all-purpose flour
- ½ tsp. baking soda
- 1 cup plain fat-free yogurt
- 4 tsp. vanilla extract
- 1 to 2 tbs. confectioners' sugar

1. Preheat oven to 350°F and put cookie sheet in at same time. Butter or spray regular or fir-tree-shaped Bundt pan thoroughly.
2. Put all ingredients except confectioners' sugar in food processor and blend, or mix by hand or in freestanding mixer as follows: Cream butter and sugar in mixing bowl until light and fluffy. Add eggs one at a time, whisking in each with 1 tbs. flour. Fold in rest of flour and baking soda. Add yogurt and vanilla extract.
3. Pour mixture into greased pan and spread evenly.
4. Place pan on preheated cookie sheet in oven and bake 45 to 60 minutes, until cake rises and is golden. After 45 minutes, insert cake tester into center of cake; if it comes out clean, cake is done. Remove from oven and let sit 15 minutes.
5. Gently pull away edges of cake from pan with your fingers, then turn out cake.
6. Let cool, then dust with confectioners' sugar pushed through a sifter.

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Bake It Easy

A few quick tricks in the kitchen can save precious time for gift wrapping—and guarantee baking success.



> **Prep on your own schedule.** Most types of cookie dough will keep in the freezer for four to six weeks if you double-wrap it tightly in plastic wrap. Thaw before baking.

> **Grease your measuring cups** before measuring syrupy ingredients like molasses—a little nonstick cooking spray helps thick liquids pour easily.

> **Line your cookie sheet** with parchment paper or a baking mat. Cookies won't stick, so cleanup will be speedy.

> **Cut up butter** so it will reach room temperature faster. A whole stick may require 45 minutes; small cubes will take just 15 minutes or so.

> **Take your oven's temperature.** Oven heating is surprisingly variable. Check yours with an oven thermometer to make sure it reaches the temperature needed for your cookies and cakes.

(FLOUR) ULLAMAIJA HANNINEN/GORILLA CREATIVE IMAGES/GETTY; (PREVIOUS PAGE) LIS PARSONS



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Christmas Chocolate Cookies

Makes about 24

These rich shortbread cookies are easy to make and will satisfy the most committed chocolate lover.

2¼ sticks (18 tbs.) soft butter
¾ cup sugar
⅓ cup unsweetened cocoa powder
2 cups all-purpose flour
½ tsp. baking soda
1 tsp. baking powder

Topping:
2 tbs. unsweetened cocoa powder
1½ cups confectioners' sugar
¼ cup boiling water
1 tsp. vanilla extract
Colored sprinkles

1. Preheat oven to 325°F and line cookie sheet with parchment paper.
2. Put all cookie ingredients into food processor and mix. Or, if you prefer, cream butter and sugar in bowl; when you have a light, soft, whipped mixture, beat in ⅓ cup cocoa powder (sifting first if lumpy). Beat in flour with baking soda and baking powder.
3. Wearing disposable latex or vinyl gloves, pinch off about 1 tbs. batter at a time (mixture will be soft and sticky). Roll into balls, then slightly flatten into fat disks as you place them, well spaced, on cookie sheet; about 12 should fit.
4. Bake each batch 15 minutes; cookies will appear underdone but will continue to bake as they cool. Tops will be slightly cracked.
5. Move cookie sheet to cold surface and let sit for 15 minutes before transferring cookies to wire rack. Place sheet of newspaper underneath (to catch drips while topping them).
6. For topping, whisk cocoa powder, confectioners' sugar, water, and vanilla extract in small saucepan over low heat until combined. Remove from heat and let sit 10 minutes.
7. When cookies are cool, drizzle each with 1 tbs. chocolate glaze, using back of spoon to help spread mixture. After you've iced 6 cookies, scatter with sprinkles before icing dries. Continue icing in batches until all cookies are topped.



LIS PARSONS

If You Paid for Zetia® or Vytorin®

You May Be Able to Get Money Back

A Settlement has been proposed in a class action lawsuit involving Zetia® and Vytorin®. The lawsuit claims that Zetia® and Vytorin® were marketed as being more effective than other anti-cholesterol drugs and were sold at higher prices when, in fact, they were not more effective. The defendants deny any wrongdoing.

The lawsuit is called *In re Vytorin/Zetia Marketing, Sales Practices, and Products Liability Litigation*, is pending in the United States District Court for the District of New Jersey.

Who Is Included?

Consumers who paid for any portion of the price for Zetia® or Vytorin® from November 1, 2002 through September 17, 2009, and who qualify under the Settlement, may receive money as part of the Settlement.

What Does the Settlement Provide?

The proposed Settlement and related agreements provide a total fund of $41.5 million, of which 30% has been allocated to consumers. Attorneys' fees (not to exceed 33 % of the total fund) and expenses, payments to Class Representatives, and notice and administration costs will be deducted from the fund before distribution to Class Members. The remaining amount will be distributed to insurers or other entities that pay for drugs, known as Third-Party Payors ("TPPs").

How Do You Get a Payment?

To receive a payment from this Settlement, simply fill out a Claim Form and mail it no later than April 1, 2010. You will be required to provide one form of proof that you paid for Zetia® or Vytorin®. The amount you get depends on how much Zetia® or Vytorin® you paid for, and how many valid claims are filed.

What Are My Legal Rights and Options?

Get more information about the Proposed Settlement. Then you can decide what action to take:

- **Remain in the Settlement** and submit a Claim Form to get payment. Claims must be postmarked by **April 1, 2010.** You give up your right to sue and are bound by all Court orders.
- **Exclude yourself** ("opt out") from the Settlement. A written request for exclusion must be postmarked by **January 15, 2010.** You retain your right to sue and you will not receive any payment as a result of this lawsuit.
- **Object** and remain in the Settlement. Written objections must be postmarked by **January 15, 2010**. You give up your right to sue and are bound by Court orders even if your objection is rejected. If you file an objection, you may appear at the Fairness Hearing to explain your objection, but you are not required to attend.
- **Do nothing** and remain in the Settlement. You must submit a Claim Form to get a payment. You give up your right to sue and are bound by all court orders.

The Court will determine whether to approve the Settlement and attorneys' fees at a Fairness Hearing held on **February 8, 2010**.

The Court has appointed lawyers to represent you at no cost to you. You may choose to hire your own lawyer at your own expense.

For Information About the Proposed Settlement, Your Legal Rights and Filing a Claim:

Visit www.VytorinZetiaSettlement.com Call toll-free 1-800-760-4686

Write: Vytorin/Zetia Settlement, c/o Rust Consulting, Inc., P.O. Box 24785, West Palm Beach, FL 33416



LIS PARSONS

Sticky Gingerbread

Makes 20 squares

Molasses and spices make this gingerbread dark, rich, and zesty.

- 1 stick plus 3 tbs. butter
- ¾ cup dark corn syrup
- ¾ cup molasses
- ⅔ cup packed soft dark brown sugar
- 2 tsp. finely grated fresh ginger
- 1 tsp. ground ginger
- 1 tsp. ground cinnamon
- ¼ tsp. ground cloves
- 1 cup whole milk
- 2 eggs, beaten to mix
- 1 tsp. baking soda, dissolved in 2 tbs. warm water
- 2 cups all-purpose flour

1. Preheat oven to 350°F and line cake pan (about 12 by 8 by 2 in.) with aluminum foil or parchment paper (grease foil if using).

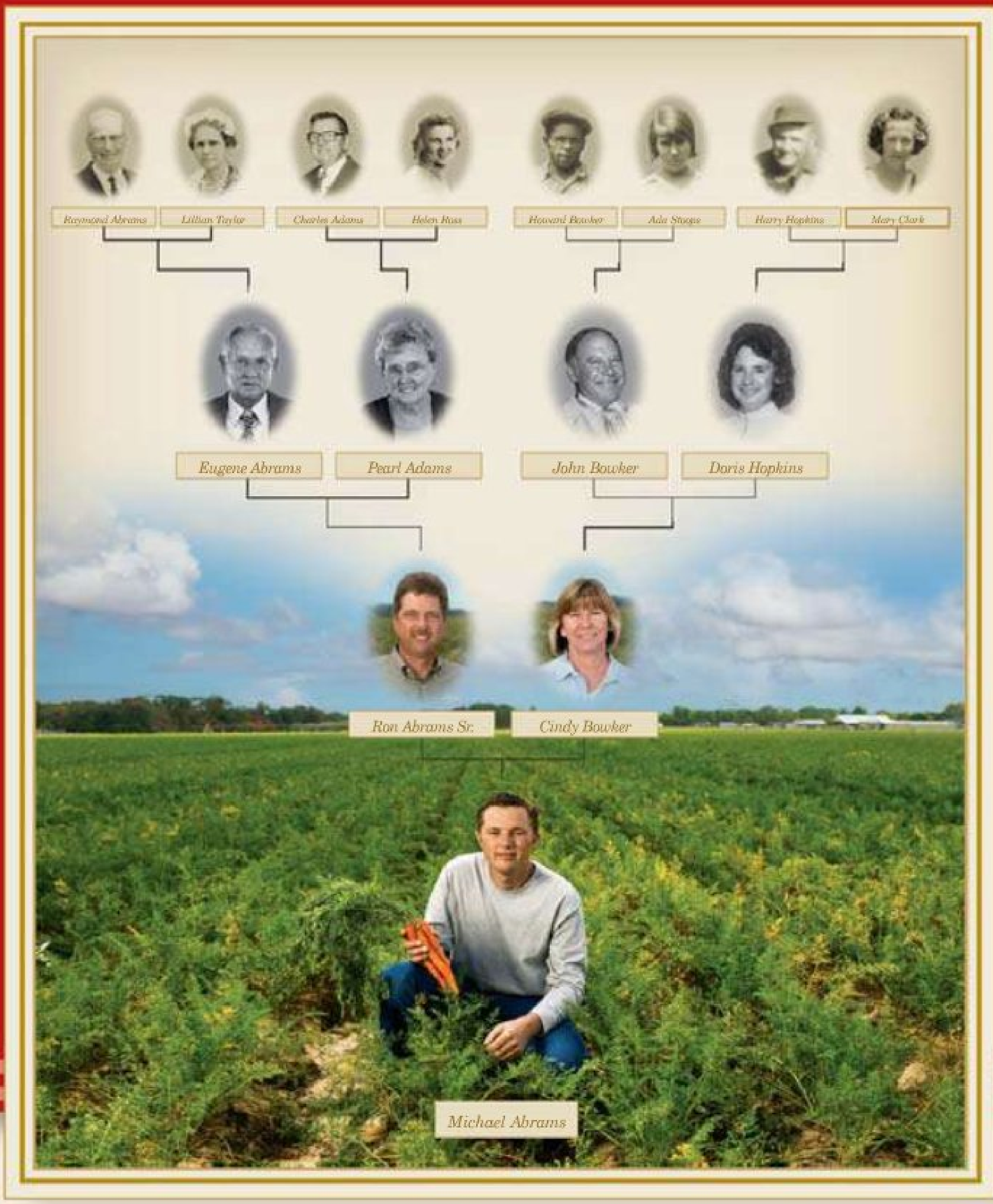
2. In saucepan, melt butter over low heat along with syrup, molasses, sugar, fresh and ground gingers, cinnamon, and cloves.

3. Remove from heat, and add milk, eggs, and dissolved baking soda in its water.

4. Measure flour into bowl and pour in liquid ingredients, beating until well mixed. (Batter will be very wet.)

5. Pour into pan and bake 45 to 60 minutes, until bread rises and is firm on top. Do not overbake; it will continue to bake as it cools.

6. Transfer pan to wire rack and let cool before cutting gingerbread into squares. ■



*W*e get carrots from a tree.



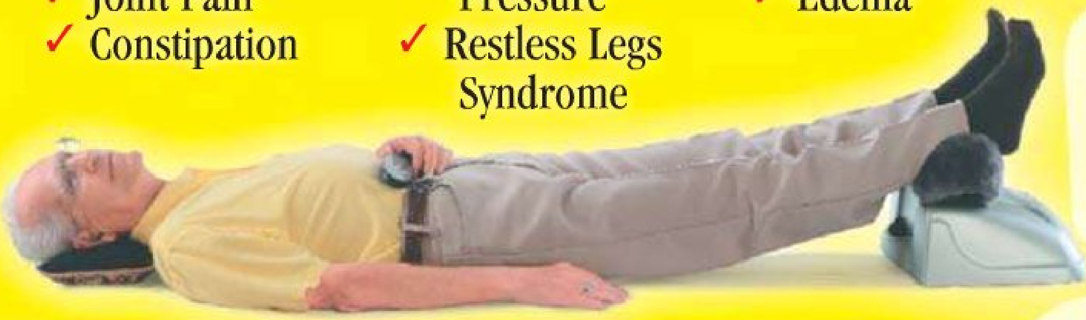
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Letters

I have had such lower back pain that I could hardly stand it. I saw your ad two years ago and thought it wouldn't help me. But, I ordered one anyway. I have used it for four months now. I have very little back pain, am more regular, and I sleep much better thanks to the Exerciser 2000. *—C. Cordes*

Little did I know when I ordered the Exercise 2000 Elite® that it would prove valuable to my wife of 62 years. I got it for the stiffness in my legs and it works perfectly to get me loosened up after playing tennis in the morning. When I come home I immediately get on the Exerciser 2000 Elite® for ten minutes and I feel great! My wife suffers from restless leg syndrome at night. Instead of walking the floor for a long period of time, she just gets on the Exerciser for ten minutes and the symptoms subside. After wrestling with restless legs for a long time she is all smiles in the morning. Happy days are here again! Just thought you would like to know. *—Dick P.*

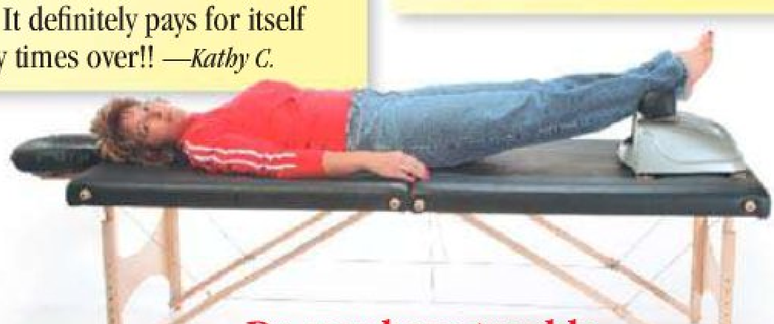
I am 76 years old, heavy, stiff with arthritis and a leukemic for the past nine years. Using your machine twice a day has made me feel ten years younger. I also have a great deal more energy. When you say that your company is in the business of "helping people feel better", it is no fib! *—Kate B.*

I am 97 years old and have edema in my left foot and leg. My daughter saw the Exerciser 2000 in an ad and encouraged me to try it. It is helping a lot and I feel alive again. Thank you!*—Grace R.*

I have loved your product for many years now and couldn't live without one. It truly is the best product on the market…and I would never pay a person to do what this does better. You have the control of it all…and I love that. It definitely pays for itself many times over!! *—Kathy C.*

I am an 88 year old woman with multiple health problems. After seeing the ad for the Exerciser 2000 Elite® I ordered it and use it daily. I can tell it has improved circulation in my legs and by doing that it has helped my balance and walking problems. To those of you that think that you can't do regular exercise anymore, try this piece of equipment and you will be amazed how much better you will feel. *—Mildred F.*

As a Chiropractor, I would say the Exerciser 2000 enables people to benefit themselves at home. It is a valuable asset in moving lymph fluid, oxygenating the blood, increasing immune system function, maintaining mobility in the spine, and freeing up a spine that had become stiff and arthritic. *—Garry G., D.C.*



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Word Power

EMILY COX & HENRY RATHVON

Troll the Ancient Yuletide Carol



You know all the words by heart, but do you know what they mean? Here are 16 selections from familiar holiday carols and poems. For answers, **turn the page.**

1. welkin ('well-kun) *n.*—A: young lamb. B: vault of the heavens. C: gesture of greeting.

2. plaintive ('plane-tiv) *adj.*—A: simple. B: sad. C: loud.

3. low *v.*—A: moo like a cow. B: give a radiant light. C: stay still.

4. natal ('nay-tull) *adj.*—A: evergreen. B: relating to birth. C: sleeping soundly.

5. mead ('meed) *n.*—A: pudding made with plums. B: drink made with honey. C: perfume made with myrrh.

6. incarnate (in-'car-nut *or* -nate) *adj.*—A: snow-white. B: occurring on December 24. C: given a human form.

7. frankincense ('frank-un-sense) *n.*—A: dried flower petals. B: lamp oil. C: gum resin.

8. courser *n.*—A: swift horse. B: guiding star. C: ski jump.

9. league ('leeg) *n.*—A: about 3 miles. B: about 30 miles. C: about 300 miles.

10. vixen ('vik-sun) *n.*—A: early Celtic goddess of love. B: female fox. C: bolt of lightning.

11. reconcile ('rek-un-sile) *v.*—A: restore to harmony. B: honor as a saint. C: conceal a wrong.

12. dapple ('dap-ull) *v.*—A: sing off-key. B: mark ice, as with figure skates. C: cover with spots.

13. wassail ('wah-sull *or* wah-'sale) *v.*—A: carol or carouse. B: drive a sleigh. C: remember the past.

14. seraphim ('ser-uh-fim *or* -feem) *n.*—A: biblical scrolls. B: ceremonial candles. C: highest order of angels.

15. traverse (truh-'verse) *v.*—A: give a blessing. B: omit a song stanza. C: journey across.

16. strain *n.*—A: eggnog sediment. B: melodic phrase. C: laughter.

No L, No L

The letter *L* has disappeared from the words below. By restoring the number of *L*'s in parentheses, can you identify the original word?

1. AISE	(1)	5. IDY	(2)	9. CEUAR	(3)
2. ABE	(2)	6. OIPOP	(3)	10. HIBIY	(4)
3. IAC	(2)	7. IEGA	(3)	11. OBOY	(4)
4. AMA	(2)	8. OYAY	(3)	12. VOEYBA	(4)

ILLUSTRATED BY INGO FAST

Answers



1. welkin—*[B]* vault of the heavens. George shook his shovel angrily at the snowy *welkin.*

2. plaintive—*[B]* sad. I can't be the only one who finds "Rudolph the Red-Nosed Reindeer" *plaintive.*

3. low—*[A]* moo like a cow. Horace *lowed* his way through the "Hallelujah" chorus.

4. natal—*[B]* relating to birth. Until her baby shower, Vera had no idea how many *natal* accessories she would need.

5. mead—*[B]* drink made with honey. The organizer of the Renaissance fair advised the performers against jousting after drinking *mead.*

6. incarnate—*[C]* given a human form. No matter how much he ate, the teen looked like a candy cane *incarnate.*

7. frankincense—*[C]* gum resin. Mom thought it would be festive to fill everyone's stocking with *frankincense,* but we all thought it was coal.

8. courser—*[A]* swift horse. Like a general spurring his *courser* into battle, Mort mounted his snowplow.

9. league—*[A]* about 3 miles. The Cratchits' Christmas display is so bright, you can see it a *league* away.

10. vixen—*[B]* female fox. Samantha put a tiny wreath on a block of suet for the chickadees, but it was snagged by a hungry *vixen.*

11. reconcile—*[A]* restore to harmony. After a ten-year feud over a giant inflatable snowman, the neighbors are *reconciled.*

12. dapple—*[C]* cover with spots. When Aunt Agnes makes her famous fruitcakes, the entire kitchen—and everyone in it—is *dappled* with flour.

13. wassail—*[A]* carol or carouse. My brother-in-law, who calls himself the Toddster, rarely regrets his New Year's Eve *wassailing,* though maybe he should.

14. seraphim—*[C]* highest order of angels. You'd hardly know that the *seraphim* in the pageant were the same children who were, only hours before, pinching and screaming at one another.

15. traverse—*[C]* journey across. We *traversed* the tranquil snowdrifts on cross-country skis, then swore we'd move to Florida.

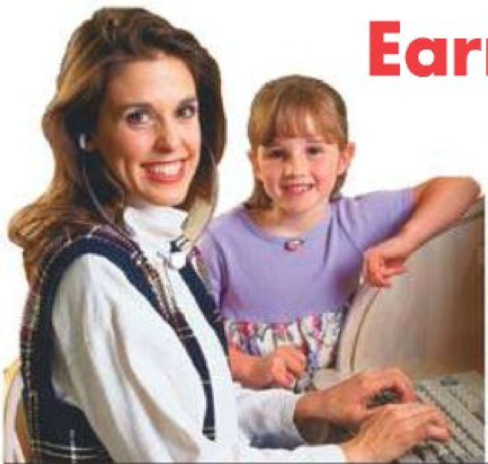
16. strain—*[B]* melodic phrase. I couldn't tell if the sounds outside the window were the *strains* of carolers or fighting cats.

QUIZ RATINGS 8–10 karaoke singer 11–13 caroler 14–16 full choir

> No L, No L

1. AISLE
2. LABEL
3. LILAC
4. LLAMA
5. IDYLL
6. LOLLIPOP
7. ILLEGAL
8. LOYALLY
9. CELLULAR
10. HILLBILLY
11. LOBLOLLY
12. VOLLEYBALL

Challenge a friend to beat your score in our online game at readersdigest.com/wordpowergame.



Puz_ler

WILL SHORTZ PRESENTS KENKEN®

Invented by a Japanese teacher, the KenKen puzzle adds another layer of challenge by introducing math to the traditional Sudoku.

EASIER

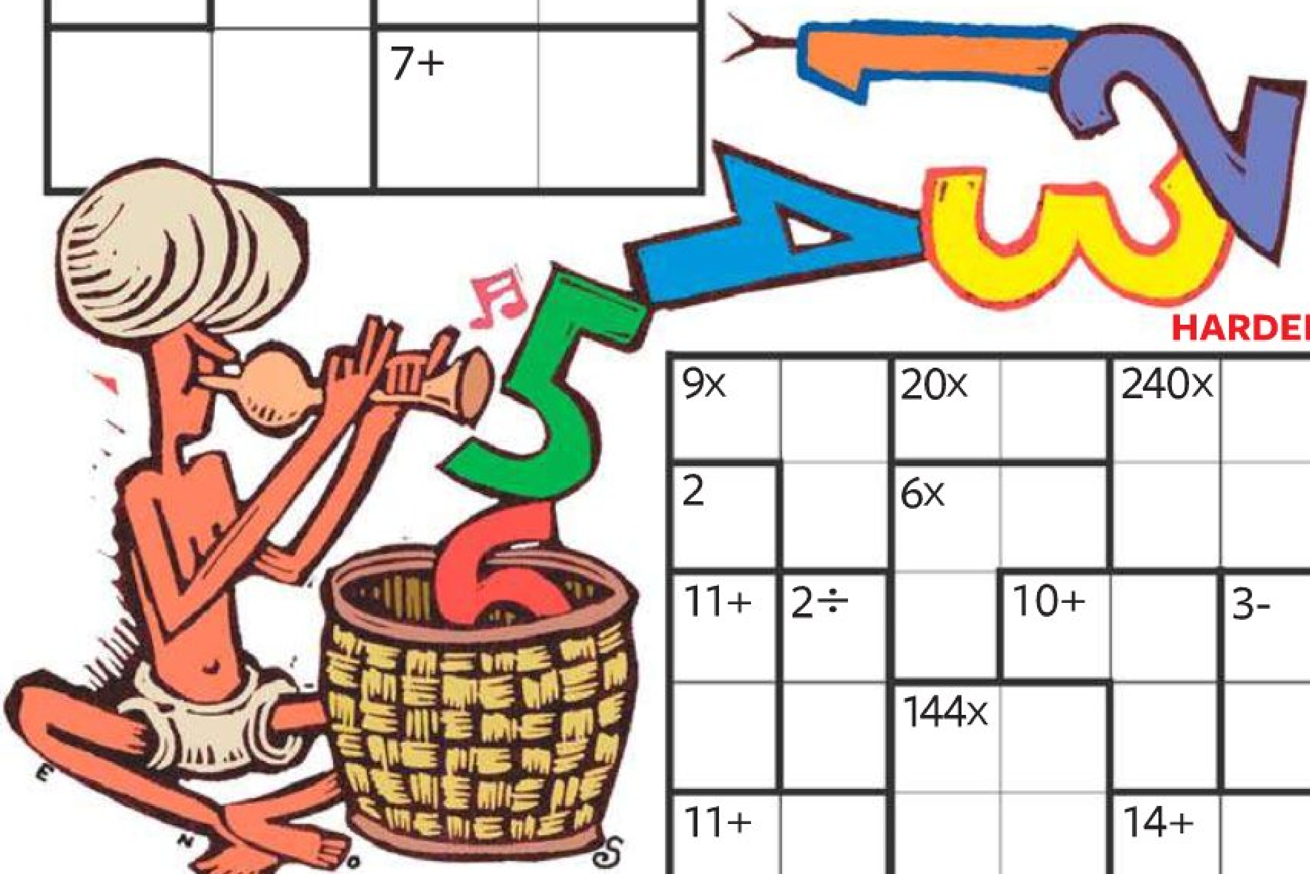
4+		2-	
7+	3-		6+
	5+		
		7+	

RULES

1. Fill in each box in the easier puzzle with a number from 1 to 4; in the harder puzzle, 1 to 6.

2. Do not repeat a number in any row or column.

3. The numbers in each heavily outlined set of squares, called cages, must combine (in any order) to produce the target number in the top corner using the mathematical operation indicated.



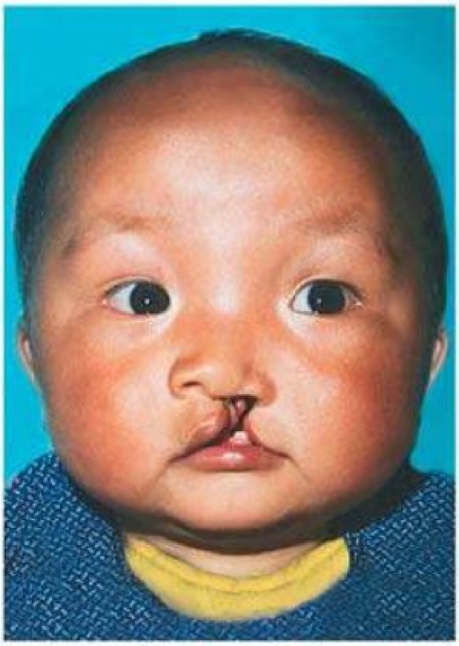
HARDER

9x		20x		240x	
2		6x			
11+	2÷		10+		3-
		144x			
11+				14+	
	3-		3÷		

For answers, see page 162. For a sample solved puzzle and two more puzzles, go to readersdigest.com/kenken.


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This Holiday Season, Give The Gift Of A Smile.



Ming, 6 months, China



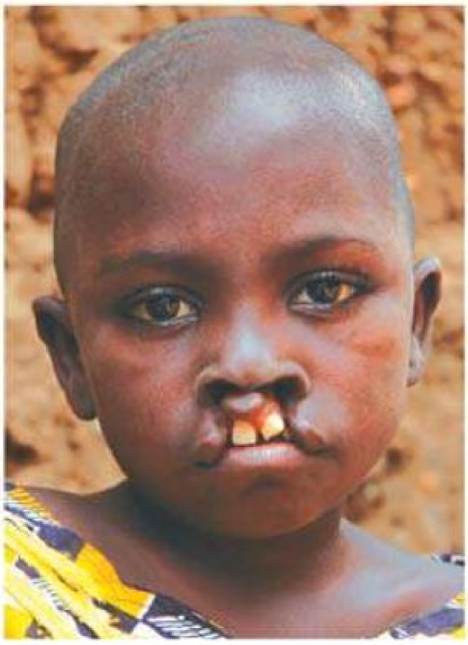
Shiva, 1 year, India



Mot, 13 years, Cambodia



Durgap, 5 years, India



Funmi, 8 years, Nigeria



Salazar, 5years, Philippines

Life

The highlight of our zoo trip was a peacock showing off its plumage. My four-year-old son was particularly taken with it. That evening, he couldn't wait to tell his father: "Dad, guess what! I saw a Christmas tree come out of a chicken!"

Carol Howard, Avon, Indiana



"It's not lip balm—it's 'manstick.'"

My friend was at the beauty parlor when she overheard another woman rattle on to the manicurist about the sad state of her marriage. "Things have gotten so bad," she said, "I think I might ask for a divorce. What do you think?"

"That's a serious matter," came the reply. "I think you should consult another manicurist."

Natalie Isaacs, Haverford, Pennsylvania

Last Thanksgiving, my niece came home with her school project: a beautiful autumnal leaf with the words "I am thankful for my mommy" printed on it.

Her eyes tearing, my sister said, "This means so much to me."

Her daughter nodded. "I wanted to put 'Hannah Montana,' but my teacher wouldn't let me."

Kerrianne Wolfe, New Windsor, New York

For her 40th birthday, my wife said, "I'd love to be ten again." So that Saturday, we had a heaping stack of chocolate-chip pancakes, her favorite childhood breakfast. Then we hit the playground and a merry-go-round. We finished the day with a banana split.

"So how did you enjoy being a kid for a day?" I asked.

"Great," she

Driving in Ohio, we spotted a sign that said "Wildlife Refuge." Seeing a dead deer lying in front of it, my husband shook his head. "He almost made it."

Patty Winkler, Aurora, Colorado

ILLUSTRATED BY ROD ROSSI

said. "But when I said I wanted to be ten again, I meant my dress size."

From Sebastian E., on Classified Guys

Book Your Vacation Early!

- From an article on the Woolacombe Bay Hotel in Devon, England: "Their three-night Christmas break includes a packed program of family entertainment, a crèche, excellent cuisine, and a visit from Satan."
- From a newspaper in Royal Leamington Spa, England: "The Crown Inn. Why not celebrate Christmas with us? Open every day except Christmas and Boxing Day."

We were eating at one of the trendier restaurants in town when my friend pointed to the menu and told the waitress, "I'll have the 24."

"Uh, Jim," I whispered, "that's the price, not the meal number."

"Oh," he said. "Then give me the 12." *Alan Sullivan,* Orange, California

Our local newspaper lists recipients of school awards. Beneath one photo, the caption read "This year's Perfect Attendance Awards go to Ann Stein and Bradley Jenkins. Not present for photo: Bradley Jenkins."

Ashley DeRocher, Merrill, Iowa

The week we got our puppy, I caught a stomach bug and stayed home from work one day. That afternoon, my wife called to check up on me.

"I'm okay," I said. "But guess who pooped in the dining room."

My wife's response: "Who?"

Russell Moore, North Ridgeville, Ohio

FINALLY, MY BIG BREAK!



Seen in Venice Beach, California; from *Signspotting 2: More Absurd & Amusing Signs from Around the World* (Lonely Planet Publications)

Your favorite new joke, funny anecdote, or crazy news story might be worth $$$. **See page 67 for details.**

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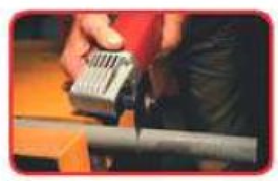
Plunge Cutting



Cut Drywall



Cut Metal



Cut Plastic

Last Laugh

Santa's iPhone

by Kim Warp



Elf Cam
Santa's not looking, elves aren't working.

iNog Drink Simulator
Since Santa can't drink and steer, this is the next best thing.

Language Tutorial
How to say "Don't shoot—I'm Santa!" in 6,742 languages.

Twitter
He hears you when you tweet.

Snack Calorie Counter
Santa has a cholesterol problem.

The List
Naughty or nice—updated daily.

North Pole Weather
Santa's not going outside to check!

Reindeer Hunter
Hey, it's just a game.

Countdown
You think *you're* not ready?

Unread Messages

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